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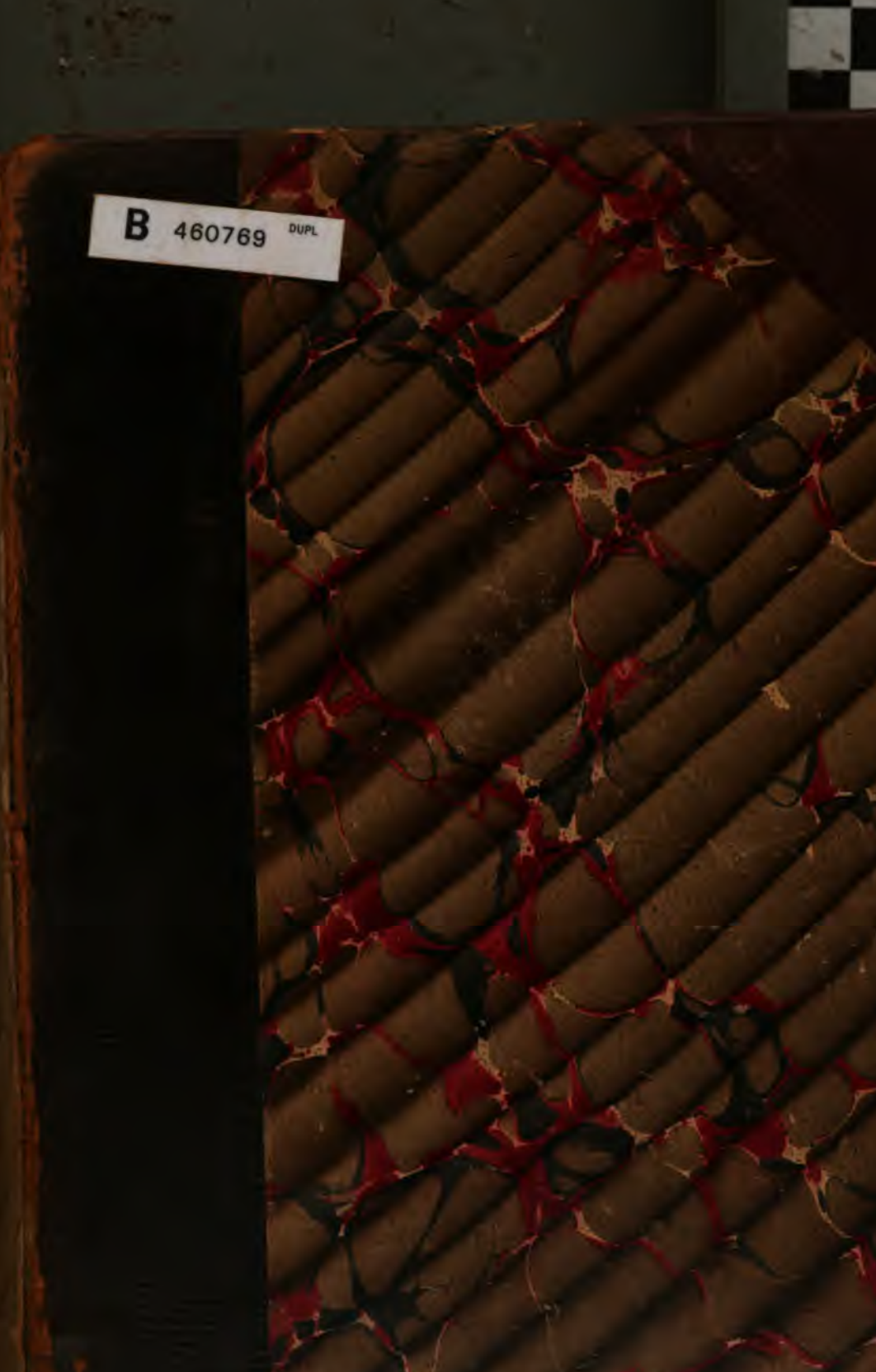
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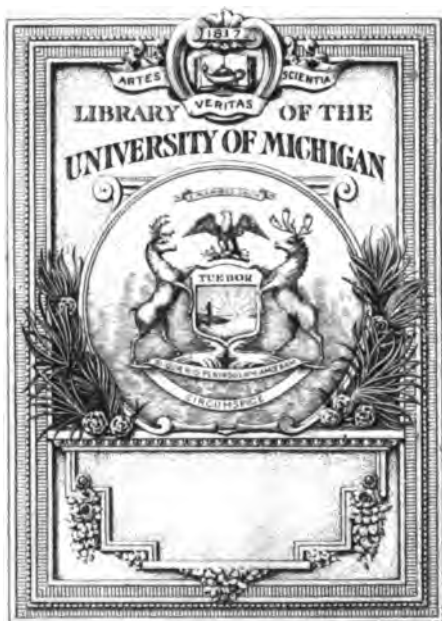
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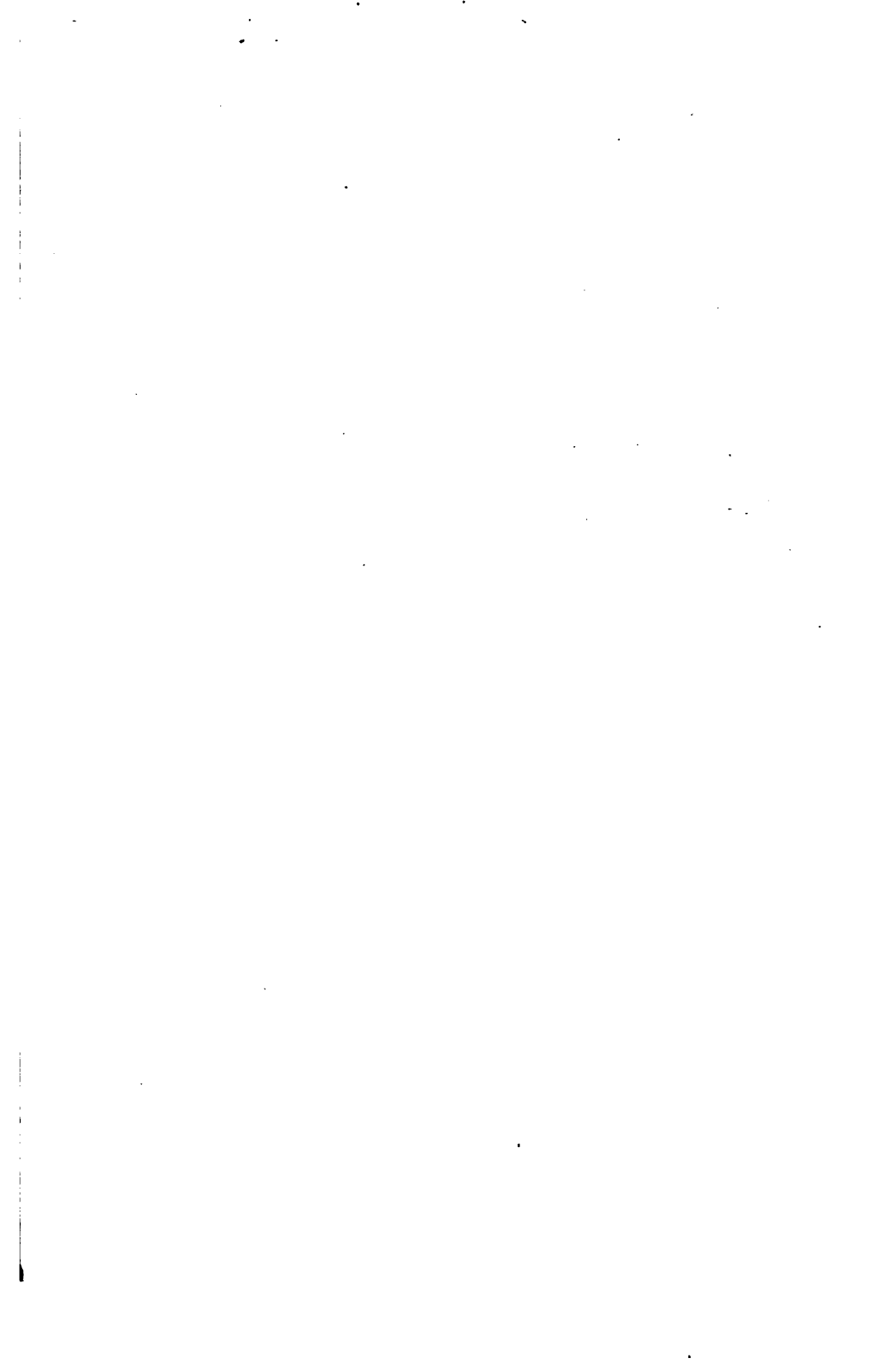
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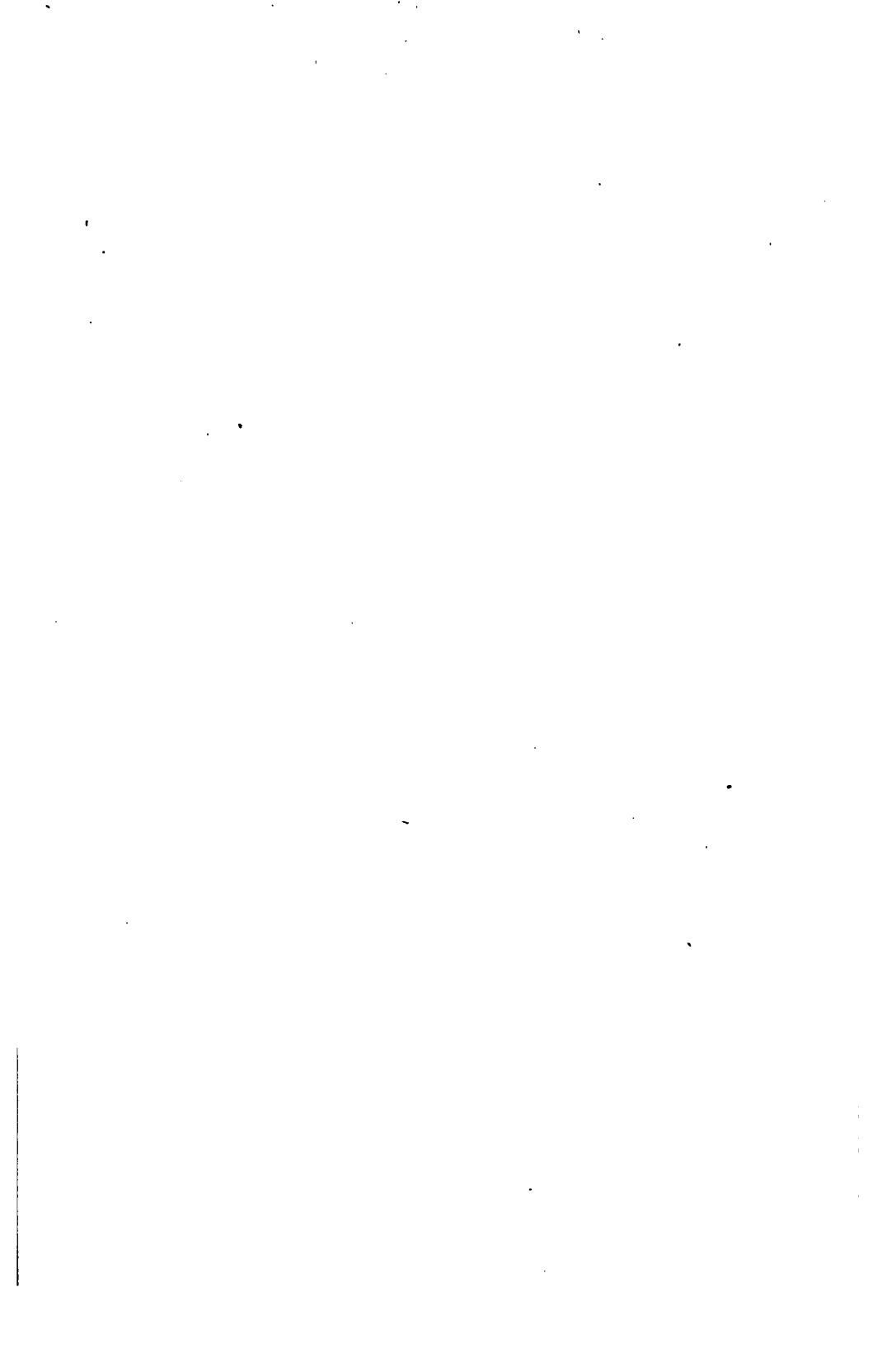
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Public Documents of Massachusetts:

BEING THE

ANNUAL REPORTS

OF VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1893.

PUBLISHED BY THE SECRETARY OF THE COMMONWEALTH.

Vol. VI.

BOSTON:
WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
18 POST OFFICE SQUARE.
1894.



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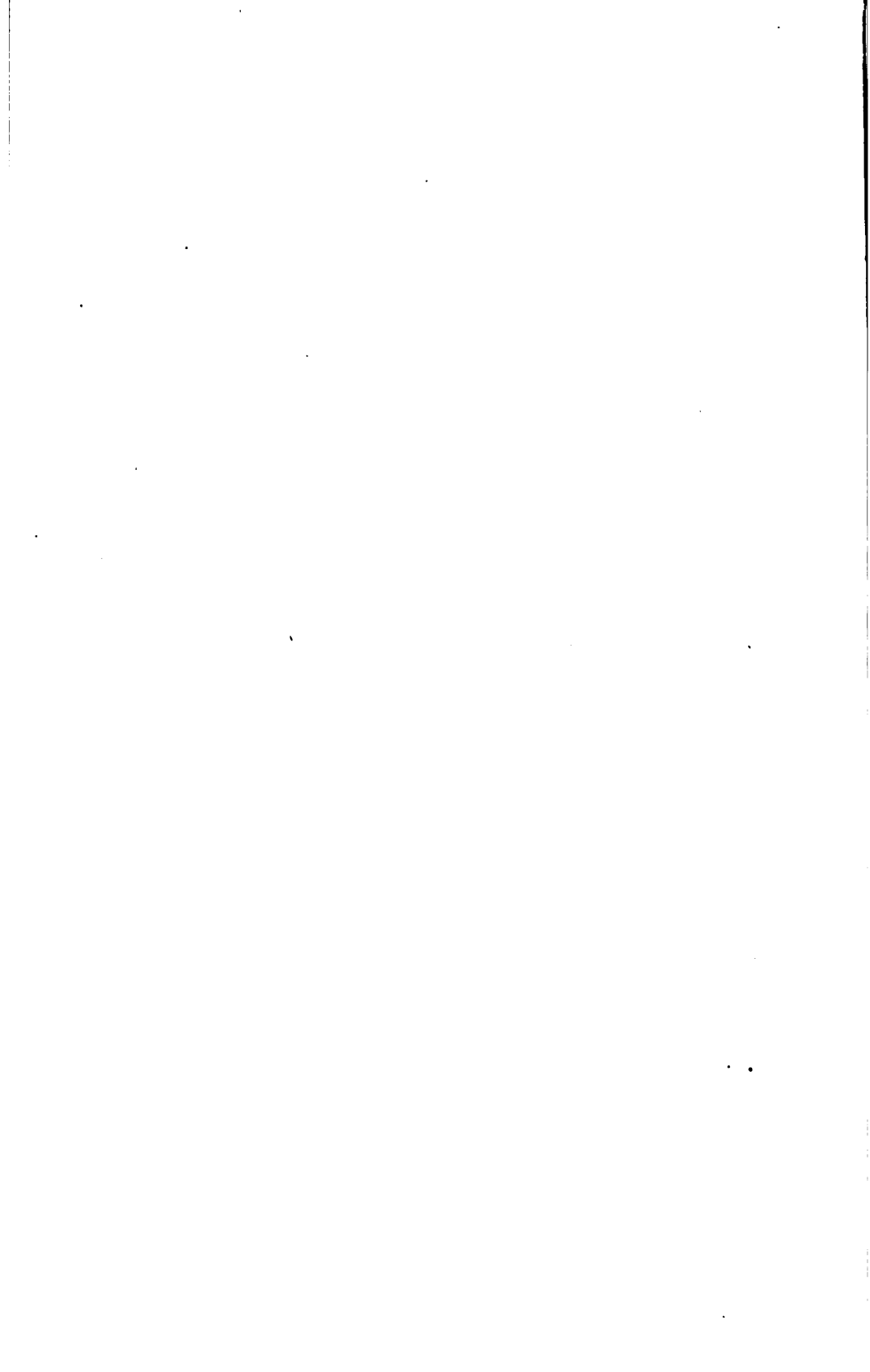
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EIGHTEENTH ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1893.

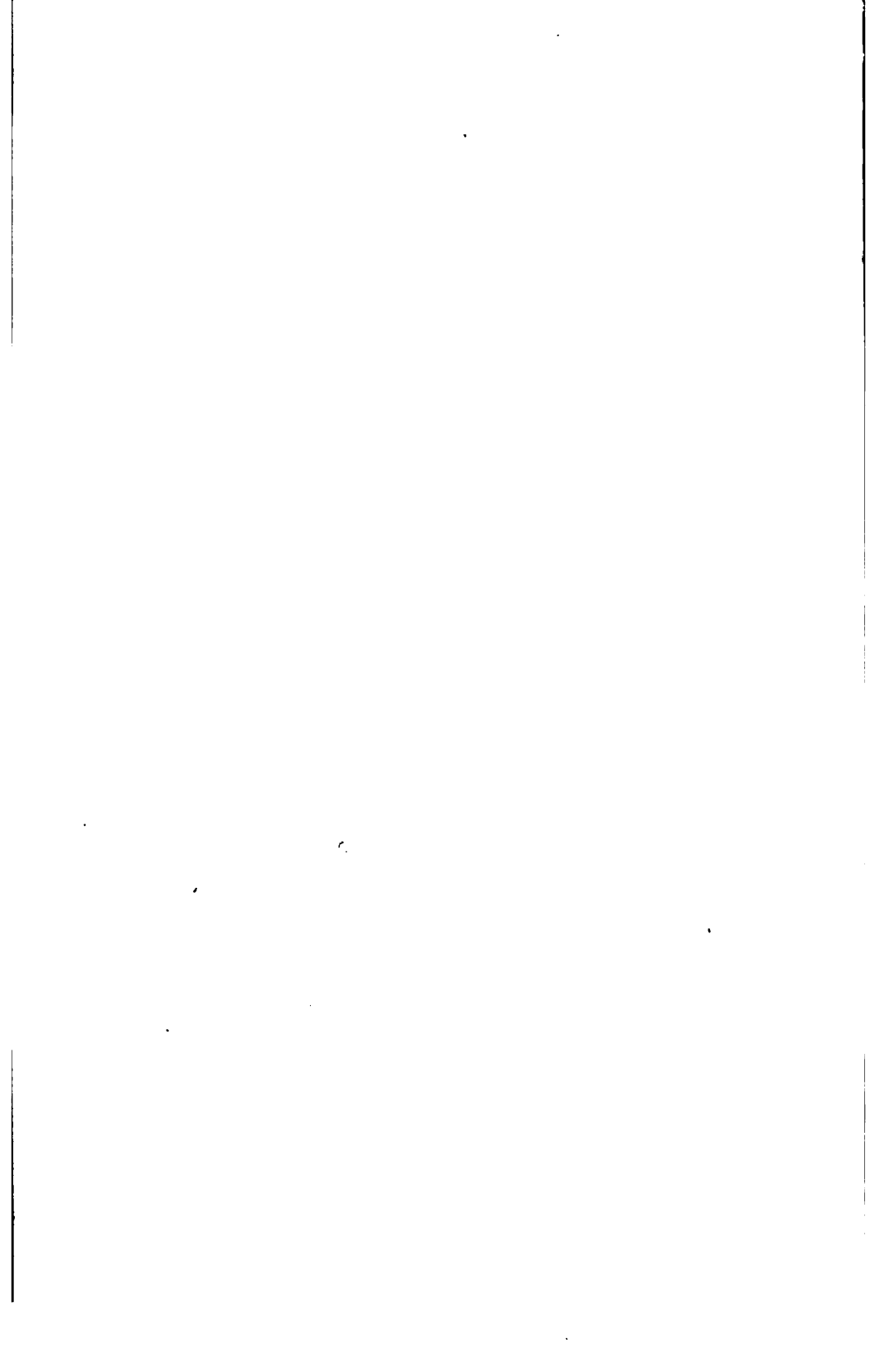
PART I.

SAVINGS BANKS, INSTITUTIONS FOR SAVINGS, AND SAFE
DEPOSIT, LOAN AND TRUST COMPANIES.

BOSTON :

WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
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1894.



Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, JANUARY 23, 1894.

To the Honorable the Senate and House of Representatives in General Court assembled.

The Board of Commissioners of Savings Banks has the honor to present herewith the eighteenth annual report of the condition of the institutions placed by statute under its supervision.

By the provisions of chapter 126 of the Acts of 1890 the report is made in two parts.

Part I, herewith presented, includes the following institutions :—

| | |
|---|------------------|
| 185 savings banks and institutions for sav- | |
| ings, with assets of | \$424,579,334 38 |
| 23 safe deposit, loan and trust companies, | |
| with assets of | 92,947,301 40 |
| 1 trust company in the hands of a receiver, | |
| with assets of | 151,278 25 |
| 1 savings bank in the hands of a receiver,* | |

Part II. includes :—

| | |
|---|-----------------|
| 116 co-operative banks, with assets of . . . | \$17,085,921 93 |
| 2 collateral loan companies, with assets of . . . | 429,452 65 |
| 2 mortgage loan companies, with assets of . . . | 1,912,005 53 |

Making a total of 330 institutions under the supervision of the board, with assets of \$537,105,294.14,—an increase in institutions of 5, and in assets of \$8,561,217.81.

* See page x for a statement of the affairs of this institution.

INCREASE IN INSTITUTIONS.

The following table exhibits the increase in institutions during the year, with the dates of incorporation and commencement of business :—

| NAME. | Date of Incorporation. | Date of Commencement of Business. |
|---|------------------------|-----------------------------------|
| <i>Savings Banks.</i> | | |
| City Savings Bank, Pittsfield, | Apr. 13, 1893, | June 1, 1893. |
| <i>Trust Companies.</i> | | |
| Beacon Trust Company, Boston, | June 14, 1892, | May 4, 1893. |
| Cambridge Safe Deposit and Trust Company, Cambridge, | May 8, 1890, | Nov. 7, 1892. |
| Plymouth County Safe Deposit and Trust Company, Brockton, | June 14, 1892, | Sept. 1, 1893. |
| <i>Co-operative Banks.</i> | | |
| Middlesex Co-operative Bank, Lowell, . . | Nov. 2, 1892, | Nov. 3, 1892. |
| Mt. Washington Co-operative Bank, Boston, | June 20, 1893, | June 21, 1893. |

The Palmer Co-operative Bank has discontinued business during the year.

The Markets Savings Bank of Boston was chartered by the Legislature March 25, 1893, but up to the time of this report had not commenced business and consequently is not included in this report.

DIVIDENDS.

Rates of Dividends, showing Comparisons with Oct. 31, 1892.

| ORDINARY DIVIDENDS PAID DURING THE YEAR ENDING OCT. 31, 1893. | Increase. | Decrease. |
|---|-----------|-----------|
| 5 savings banks paid at the rate of 5 per cent. | — | 2 |
| 2 " " " " " " 4 $\frac{1}{2}$ " | — | 1 |
| 19 " " " " " " 4 $\frac{1}{2}$ " | — | — |
| 4 " " " " " " 4 $\frac{1}{2}$ " | — | 1 |
| 154 " " " " " " 4 " | 8 | — |
| 1 savings bank paid no dividend.* | | |
| 185 | | |

Total amount of ordinary dividends for the year, \$15,546.430 43

Total amount of extra dividends for the year, . 109,135 38

Average rate of ordinary dividends for the year, 4.09 + per cent.

* The City Savings Bank of Pittsfield, which commenced business during the year.

Table showing Average Rate of Dividends each Year since 1876.

| | | | |
|-------------|----------------|-------------|----------------|
| 1876, . . . | 5.66 per cent. | 1885, . . . | 4.14 per cent. |
| 1877, . . . | 5.00 " " | 1886, . . . | 4.06 " " |
| 1878, . . . | 4.00 " " | 1887, . . . | 4.06 " " |
| 1879, . . . | 3.68 " " | 1888, . . . | 4.14 " " |
| 1880, . . . | 3.93 " " | 1889, . . . | 4.08 " " |
| 1881, . . . | 4.00 " " | 1890, . . . | 4.08 " " |
| 1882, . . . | 3.97 " " | 1891, . . . | 4.10 " " |
| 1883, . . . | 4.09 " " | 1892, . . . | 4.11 " " |
| 1884, . . . | 4.15 " " | 1893, . . . | 4.09 " " |

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS,

*Showing Increase or Decrease as compared with the year ending
Oct. 31, 1892.*

Liabilities.

| CLASSIFICATION. | Amount Oct. 31, 1893. | Increase. | Percentage of Increase. |
|---|--------------------------|----------------|-------------------------------|
| Deposits, | \$389,995,569 81 | \$6,975,707 73 | 1.77 |
| Guaranty fund, | 15,743,022 40 | 1,197,367 77 | 8.23 |
| Profit and loss account, | 4,674,665 17 | 508,099 44 | 6.10 |
| Interest account, | 3,628,219 85 | | |
| Surplus account, | 264,450 78 | | |
| Premium account, | 100,610 96 | | |
| Rent account, | 41,145 29 | | |
| Due on incomplete mortgage loans, | 73,067 05 | - | - |
| Sundry liabilities, | 58,583 07 | | |
| | \$424,679,334 38 | - | - |

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS, ETC.—Concluded.

Assets.

| CLASSIFICATION. | Amount Oct. 31, 1893. | Increase. | Decrease. | Percentage of Investments to Total Assets. |
|---|--------------------------|----------------|--------------|--|
| Public funds, | \$56,431,236 26 | \$2,323,632 33 | - | 13.29 |
| Loans on public funds, | 1,441,955 00 | 395,096 77 | - | .34 |
| Bank stock, | 29,031,145 95 | 59,092 15 | - | 6.84 |
| Loans on bank stock, | 2,333,329 53 | 332,825 87 | - | .55 |
| Railroad bonds, | 36,158,018 52 | 506,570 18 | - | 8.52 |
| Loans on railroad bonds, | 1,677,700 00 | 977,050 00 | - | .40 |
| Loans on railroad stock, | 1,408,375 00 | - | \$188,390 00 | .33 |
| Railroad notes, | 4,029,110 42 | 669,110 42 | - | .93 |
| Real estate for banking purposes, | 3,427,921 88 | 198,368 16 | - | .81 |
| Real estate by foreclosure, | 1,028,169 01 | - | 279,140 85 | .24 |
| Loans on real estate, | 173,950,578 00 | 8,095,941 62 | - | 40.97 |
| Loans on personal security, | 88,798,632 87 | - | 5,345,825 04 | 20.91 |
| Loans to counties, cities or towns (notes), | 9,009,498 78 | 203,541 40 | - | 2.26 |
| Loans on depositors' books, | 59,080 00 | 8,961 00 | - | .01 |
| Sundry assets, | 469,110 34 | 24,318 56 | - | .15 |
| Expense account, | 161,738 54 | | | |
| Cash on hand:— | | | | |
| In banks, on interest, \$12,678,834 16 | | | | |
| In banks, not on interest, 699,262 64 | | | | |
| In office, 1,247,637 48 | | | | |
| | 14,565,734 28 | 610,022 35 | - | 3.43 |
| | \$424,579,334 38 | - | - | - |

It will be observed from the foregoing table that the aggregate amount of deposits is \$399,995,569.81, an increase of \$6,975,707.73 during the year. This large sum is represented by 1,214,493 accounts, an average of \$329.35 to each depositor.

This increase in the aggregate of deposits is much smaller than that reported in 1892, and the falling off is undoubtedly due to causes arising from the financial panic which has swept over the country during the year. Many deposits were withdrawn for investment, many were withdrawn through fear, and some were withdrawn to meet the actual demands of subsistence.

The number of deposits made during the year was 1,101,410, a decrease of 73,885; the amount deposited, \$75,727,471.03, a decrease of \$6,808,063.12.

The number of withdrawals was 953,053, an increase of 132,915, and the amount withdrawn, \$84,403,075.29, an increase of \$10,744,837.36.

The amount withdrawn exceeded the amount deposited by \$8,675,604.26.

Dividends to the amount of \$15,655,565.81 have been credited to depositors, an increase of \$1,033,771.24 during the year.

The total assets of the one hundred and eighty-five savings banks are \$424,579,334.38, an increase of \$8,681,174.94.

The increase and decrease in each particular item of assets may be observed from an inspection of the foregoing table and from the table of comparative aggregates on pages 624 and 625. A few only call for special comment here. It will be seen that the investments in bank stocks has increased but \$59,092.15, as against an increase of \$636,910.41 in 1892. This small increase is greatly below the average increase for the last ten years.

The amount loaned upon mortgages of real estate is the largest item of the assets of the banks, being \$173,950,578.00, and is about forty-one per cent. of the total assets. The increase for the year is \$8,095,941.62.

The decrease in the amount of real estate held by foreclosure is \$279,140.85.

These results are gratifying and worthy of mention; for while a good real estate loan is a safe and valuable security for savings banks to hold, nothing requires more prudent care, good judgment and foresight than the valuation of real estate upon which mortgages are to be made. The good management of the banks seems to indicate that this principle has governed in the selection of real estate loans; for the amount of real estate now held by foreclosure is less than for any year since 1875, and the amount so held has been reduced yearly since 1879, when it amounted to \$9,222,345.71.

Loans on personal security have decreased \$5,345,825.04. This result is undoubtedly due to the calling of loans on the part of the banks when they became due, during the panic, and it is a good illustration of the familiar principle that when money is needed to pay depositors the loan account is reduced. Loans on personal security are authorized only when the funds cannot

be advantageously invested in other investments, and as compared with the other assets of a bank are on short time. It is natural then that they should be among the first to be availed of by the banks when it is necessary to provide the means to pay depositors.

From the annual reports of the one hundred and eighty-five savings banks we compile the following statements:—

Comparative Statement of Loans on Personal Security.

| | Oct. 31, 1892. | Oct. 31, 1893. |
|---|-----------------|-----------------|
| Amount loaned on personal security, with collateral, | \$47,455,465 44 | \$45,816,037 20 |
| Amount loaned on personal security, without collateral, | 46,688,992 47 | 42,982,595 67 |
| | \$94,144,459 91 | \$88,798,632 87 |

Analytical Statement.

| DEPOSITS, WITHDRAWALS, ETC. | Oct. 31, 1893. | Increase. | Decrease. |
|---|-----------------|-----------------|----------------|
| Number of open accounts, | 1,214,493 | 24,557 | — |
| Average amount to the credit of each account, | \$329 35 | — | \$1 02 |
| Number of deposits, | 1,101,410 | — | 73,885 |
| Number of withdrawals, | 953,053 | 132,915 | — |
| Amount deposited (not including dividends), | \$75,727,471 03 | — | \$6,808,063 12 |
| Average of deposits, | 68 75 | — | 1 48 |
| Amount withdrawn (including dividends), | 84,403,075 29 | \$10,744,837 36 | — |
| Average of withdrawals, | 88 56 | — | 1 25 |
| Amount of expenses, | 1,010,639 63 | 73,810 04 | — |
| Total earnings, | 20,244,967 59 | 616,159 57 | — |
| Total ordinary dividends, | 15,546,430 43 | 943,307 80 | — |
| Total extra dividends, | 109,135 88 | 90,463 44 | — |
| Number of loans of an amount less than \$3,000, | 56,421 | 1,323 | — |
| Number of loans on real estate security,* | 63,200 | 1,802 | — |

* Averaging \$2,768.21 each.

NOTICE OF WITHDRAWAL.

Almost every bank has some provision in its by-laws requiring notice of the intention of the depositor to withdraw his deposit; but the length of time required in the notices varies widely in different banks. Since it is undoubtedly true that no institution which invests its funds in mortgages and other time loans can meet all its obligations at a moment's notice, the object of such a by-law is obvious, namely, to enable banks to turn their assets in time of great financial disturbance without loss. In requiring such a notice a bank is enabled to fix the amount of money which will be required to pay depositors from day to day, and thus ample opportunity is afforded to provide the means of payment. During the financial crisis of the summer and fall many banks availed themselves of the right to require notice of withdrawals under their by-laws.

One effect of this action was that it determined in many cases what the object of withdrawal really was. In cases where the money was needed to fulfil contracts, or for actual subsistence, the time limit was not insisted on, and the much-needed relief was furnished without loss of time. In cases where the depositor sought to withdraw his money through fear or for purposes of investment the full time was generally insisted on, and in a very large number of such cases it was noticed that before the expiration of the time limited the notice was withdrawn.

The experience of the banks, however, developed the fact that hardly any two by-laws requiring notice were alike, and that in some cases amendments were required. The suggestion is made whether it may not be desirable for the banks to take some action looking to uniformity in such by-laws, to the end that time limit may be made the same in all the banks.

GUARANTY FUND.

The amount placed to the credit of guaranty fund during the year is \$1,197,367.77. The total fund is now \$15,743,022.40 or 3.9 per cent. of deposits. Several banks have accumulated this fund until it has reached the limit of five per cent. required by law before it is available to pay losses, and the

question has arisen as to whether it is necessary to add further to it. The Board believes that the object of this law was to create an emergency fund, which should be maintained at five per cent. of deposits and held to meet losses, and that whenever it falls below five per cent. of deposits, whether from the payment of losses or from the increase of deposits, it should be restored in the same manner as it was originally created, by semi-annual additions out of the earnings of not less than one-eighth nor more than one-fourth of one per cent. of deposits. Any other construction of the statute would enable a bank to build up its guaranty fund to five per cent. of deposits and never increase it afterwards. It would be practicable for a bank of small deposits, by persistent effort, to raise its fund to the required amount and never add to it more, no matter how large the deposits might afterwards become. The result would be a bank with large deposits and disproportionately small guaranty fund. This course, however, would not be maintaining the fund at five per cent. of deposits. The limitation in the statute is one which has reference to the time when the funds may be used and not to the limit of accumulation of the fund.

By the terms of the statute this fund cannot be used until it has reached five per cent. of deposits, when it is available to pay losses from depreciation of securities or otherwise. The term "otherwise" is broad enough to cover losses of any kind; but although this fund may be used to pay losses of every description, and without questioning the right of banks to use it at all times for that purpose, the Board believes it to be wiser and better to charge off losses, as far as possible, from the undivided earnings, and to preserve the guaranty fund for extraordinary emergencies. This course has generally been followed by the banks, and its tendency is to maintain the fund and to strengthen the standing of the banks.

Stockbridge Savings Bank.

This is the only bank in the hands of a receiver. The order of court appointing a receiver was passed April 10, 1891, and since that time two dividends amounting in all to fifty per cent. have been declared. The receiver's administration of the

affairs of this bank has been such as to call for much criticism by the commissioners, and in one instance for the intervention of the court. At an examination of the bank in June, 1892, it was found that the receiver had appropriated to his own use \$5,130 of the bank's funds, without authority of court, on the ground that it was in part payment of his services as receiver. The facts were called to the attention of the court and he was informed that such appropriation of funds was a gross contempt of court, and was ordered to refund the money at once.

In December, 1892, it was announced by the then receiver that a further dividend of twelve and a half per cent. would be declared and paid about Christmas time, and a request was made that this Board would make application to the court for the declaration of the same.

On examining the statement submitted by the receiver the Board found that there were not sufficient funds on hand to pay the proposed dividend, and consequently could not assent to it.

Much of the time since, the commissioners have been trying to obtain information as to the exact whereabouts of the receiver, with a view to an examination of his affairs, but until late in the summer had been unable to place him. In October it was found that he had returned home, and one of the commissioners charged with making an examination went to Stockbridge, but after two days' effort could get no interview with him, and could make no examination. Having tried repeatedly during the summer to get into communication with the receiver without success, and being unable to make an examination of the affairs of the bank, the commissioners were unwilling that sickness, either real or feigned, should interfere further with the progress of closing up the bank's affairs, and made application for his removal. Accordingly, on the twenty-fourth day of October, 1893, the application was granted and William C. Spaulding, Esq., of West Stockbridge was appointed receiver in his stead, and an order issued to the old receiver to turn over to the new receiver all the books, securities and other property of the bank. Then began a series of remarkable tactics to delay and obstruct the new receiver in obtaining the property of the bank.

Mr. Spaulding qualified by giving bond on the twelfth day of November, 1893, and immediately made a demand in writing upon Mr. Hobbs for all the property of the bank. He was met by the excuse that Mr. Hobbs was too sick a man to attend to the matter, and had gone to Boston for medical treatment. Thereupon the receiver redoubled his efforts to obtain possession of the property of the bank, making repeated demands in writing and travelling about in search of Mr. Hobbs, in order to get an interview with him and to make his demand in person. His efforts were without avail, and on the twenty-first day of December, still ignorant of Mr. Hobbs' whereabouts, he was obliged to make application to the court for an order compelling Mr. Hobbs' appearance to show cause why he should not comply with the court's order to turn over the property of the bank to the new receiver. The hearing was fixed for the 29th of December; but not knowing just where Mr. Hobbs was, no service could be made in time, and the hearing was postponed to Jan. 9, 1894. In the meantime service was made, and thereupon appointments were made with the new receiver to deliver up the property of the bank to him, but as frequently broken on the ground of sickness. Finally, on the day before the last appointment was to be kept, the receiver was informed that Mr. Hobbs had been run over, both legs crushed, and that amputation would follow. This statement was made to the court on the 9th of January, and counsel were asked to obtain a physician's certificate of the fact, and present the same to the court on Friday, January 12. No certificate, however, could be obtained, and the new receiver who went to the house with two reputable physicians was peremptorily refused admission to Mr. Hobbs. The court thereupon issued its *capias* for the arrest of Mr. Hobbs, and he was brought into court on the 16th of January, when it appeared that he was short in his accounts to the extent of \$21,000, that the alleged crushing of his legs was not true, and that he had apparently been simulating sickness in order to avoid turning over the property of the bank. He was sentenced to six months' imprisonment for contempt, and is now in confinement.

It cannot be stated with accuracy, at the present time, what the amount of shortage is. The books of the bank are being examined by an expert accountant, and when the amount is

ascertained some action will probably be taken towards securing the amount of shortage from the bond.

In the meantime the new receiver is making up his schedules and collecting together the remaining assets of the bank, and when sufficient money has been realized to warrant the payment of a dividend, the court will be asked to order the same. No time can now be set, even approximately, when this will be, but the depositors are assured that no unnecessary delay will be allowed to prevent its being paid as soon as practicable.

The strange and headstrong conduct of the late receiver in opposing the commissioners and the court in their efforts to get possession of the property of the bank discloses a wilful and deliberate contempt of the authority of public officers and a shameful lack of appreciation of the rights of the depositors of the bank.

The delay occasioned by the late receiver and his maladministration of the bank has been a source of much dissatisfaction and complaint on the part of the depositors, and the foregoing account has been made thus full in order that the public may know where the blame for the delay belongs. On account of the misappropriation of the funds of the bank and the mixed condition of its accounts the Board is unable to give the usual statement of condition in this report. Not until the expert has made a full and complete examination of the accounts and discovered the exact amount of the deficiency can an accurate statement of condition be ascertained.

TRUST COMPANIES.

During the financial stringency which prevailed during the summer but one institution in the State was obliged to suspend, and this not on account of being unable to meet all its obligations in full, but from an inability to obtain currency to meet withdrawals.

The New Bedford Safe Deposit and Trust Company closed its doors on the fifth day of August, 1893. On an examination of its condition the commissioners found it perfectly solvent and able to meet all its obligations. A temporary injunction was issued restraining it from paying out money, and allowing it to collect and realize on its assets with a view to reopening.

On the fifth day of October, after having been closed for two months, this institution reopened its doors and has been doing business ever since. Its deposits are steadily growing and it appears to have the confidence of the community.

In the opinion of the Board a great mistake is made by some of the trust companies in allowing interest on small deposits.

The commissioners have frequently called the attention of the trust companies to the fact that to allow interest on small deposits is not good business policy, and is not practised by the larger institutions. No considerable gain accrues from such a transaction. The time and clerical help required to keep these accounts far outweigh any profit which the company receives from the use of the money. It is urged by the trust companies that to allow interest on small deposits attracts the small tradespeople to open accounts who would never do so but for the promise of interest. It seems to this Board that the small tradesman could be just as easily induced to place his money on deposit, by holding out to him the security offered by a safe place in which to keep his money and the accommodation furnished him of drawing checks against his account, as by the promise of an inconsiderable sum in interest. The element of safety and business accommodation far outweighs the small amount of interest credited to the account. One of the smaller trust companies has recently limited the amount on which it will allow interest and so far as known has not lost its customers or had any complaint made of the injustice of the action. We strongly recommend, therefore, the adoption by all trust companies of a limit upon which interest is allowed. Such a course we believe would strengthen the companies, entail less labor upon them, and would not be unjust to the customer.

The law relating to trust companies, chapter 413, Acts of 1888, section 18, gives authority to these companies to hold real estate suitable for the transaction of their business to an amount not exceeding twenty-five per cent. of their capital, and in no case to exceed \$250,000.

There are but three trust companies doing business under this law which hold real estate under this section, and the question has recently arisen as to what is meant by the expression "to hold real estate." One company, with a capital stock of \$100,000, has invested \$25,000 in a building and assumed

mortgages to the amount of \$40,000, which makes the value of the real estate held by the company \$65,000. In addition to these amounts, it has invested \$25,000 in its safe deposit vaults and \$10,750 in furniture and fixtures. Thus it will be seen that although the books show but \$25,000 invested in real estate, the value of the same is much larger, while the sums invested in its safe deposit vaults and furniture make the whole amount at stake in this one piece of property more than the amount of its capital stock. The Board believes that the intention of the law was to limit the amount of value of real estate which a company should hold free from all incumbrances to twenty-five per cent. of its capital, and that it should not become liable for further amounts held on mortgage.

The question is of sufficient importance to call to the attention of the Legislature, and it is respectfully recommended that the law be so amended that no uncertainty or ambiguity shall remain.

List of Safe Deposit, Loan and Trust Companies chartered by this Commonwealth and now transacting Business, giving the Amount of Capital, Surplus, Deposits, etc., Oct. 31, 1893.

| NAME OF COMPANY. | Date of Incorporation. | Capital. | Surplus or Guaranty Fund. | Undivided Earnings. | Deposits. | Trust Funds. | Cash on Hand and in Banks. |
|---|------------------------|----------------|---------------------------|---------------------|-----------------|----------------|----------------------------|
| American Loan and Trust Company, Boston, | Mar. 12, 1881, | \$1,000,000 00 | \$500,000 00 | \$123,794 46 | \$4,090,943 30 | - | \$1,398,100 32 |
| Bay State Trust Company, Boston, | April 4, 1887, | 200,000 00 | 25,000 00 | 50,660 03 | 1,862,482 18 | - | 515,037 07 |
| Beacon Trust Company, Boston, | June 14, 1892, | 200,000 00 | - | 13,314 33 | 212,723 17 | - | 91,047 98 |
| B. M. C. Durfee Safe Deposit and Trust Company, Fall River, | Mar. 16, 1887, | 400,000 00 | - | 75,398 37 | 1,044,204 43 | \$35,000 00 | 217,456 97 |
| Boston Safe Deposit and Trust Company, Boston, | April 13, 1887, | 1,000,000 00 | 800,000 00 | 283,021 80 | 5,859,744 75 | 4,075,083 04 | 1,768,809 13 |
| Cambridge Safe Deposit and Trust Company, Cambridge, | May 8, 1890, | 100,000 00 | - | 14,759 95 | 220,354 02 | - | 73,848 09 |
| Gloucester Safe Deposit and Trust Company, Gloucester, | Feb. 20, 1891, | 100,000 00 | - | 20,833 78 | 279,840 60 | - | 35,919 49 |
| Haverhill Safe Deposit and Trust Company, Haverhill, | Mar. 24, 1891, | 200,000 00 | 20,000 00 | 9,713 06 | 165,172 13 | - | 22,668 77 |
| International Trust Company, Boston, | Mar. 25, 1879, | 1,000,000 00 | 800,000 00 | 265,211 81 | 4,829,964 28 | 1,113,338 63 | 666,855 64 |
| Lowell Trust Company, Lowell, | May 23, 1890, | 125,000 00 | - | 20,702 19 | 1,114,591 57 | - | 282,372 80 |
| Lynn Safe Deposit and Trust Company, Lynn, | April 20, 1887, | 100,000 00 | 50,000 00 | 8,045 19 | 513,934 28 | - | 79,681 38 |
| Massachusetts Hospital Life Insurance Company, Boston, | Feb. 24, 1818, | 500,000 00 | 153,077 81 | 1,224,492 05 | 20,063,280 92 | - | 367,395 16 |
| Massachusetts Loan and Trust Company, Boston, | June 8, 1870, | 1,000,000 00 | 200,000 00 | 67,140 75 | 1,605,864 95 | - | 359,470 53 |
| Matapan Deposit and Trust Company, South Boston, | Mar. 7, 1891, | 100,000 00 | - | 13,915 56 | 321,051 09 | - | 75,246 77 |
| Mercantile Loan and Trust Company, Boston, | May 26, 1888, | 250,000 00 | 10,568 62 | 16,206 42 | 425,478 81 | 73,210 58 | 154,810 35 |
| New Bedford Safe Deposit and Trust Company, New Bedford, | Mar. 2, 1887, | 200,000 00 | - | 12,105 06 | 305,422 78 | - | 101,117 73 |
| New England Trust Company, Boston, | April 22, 1869, | 1,000,000 00 | 1,000,000 00 | 444,005 84 | 12,037,177 63 | 1,806,503 18 | 4,310,022 05 |
| Old Colony Trust Company, Boston, | May 8, 1890, | 1,000,000 00 | 500,000 00 | 210,248 53 | 8,426,137 00 | - | 3,674,723 62 |
| Plymouth County Safe Deposit and Trust Company, Brockton, | June 14, 1892, | 100,000 00 | - | 512 16 | 43,426 55 | - | 2,903 11 |
| Security Safe Deposit and Trust Company, Lynn, | April 26, 1890, | 200,000 00 | 45,000 00 | 15,115 87 | 651,900 83 | 24,408 56 | 114,468 71 |
| Springfield Safe Deposit and Trust Company, Springfield, | June 18, 1885, | 300,000 00 | 100,000 00 | 31,988 96 | 1,311,347 55 | 57,774 51 | 271,605 96 |
| State Street Safe Deposit and Trust Company, Boston, | April 13, 1891, | 300,000 00 | - | 12,935 52 | 962,844 99 | 129,197 47 | 227,441 15 |
| Worcester Safe Deposit and Trust Company, Worcester, | Mar. 16, 1868, | 200,000 00 | 100,000 00 | 37,722 30 | 1,871,057 52 | 159,726 69 | 331,960 87 |
| | | \$9,576,000 00 | \$4,308,641 43 | \$2,951,742 91 | \$67,808,175 43 | \$7,533,292 65 | \$15,142,748 04 |

Suffolk Trust Company.

This company was enjoined by the Supreme Judicial Court, Sept. 3, 1891.

It must not be supposed, however, that because it has been in the hands of a receiver for over two years the liquidation of its assets has been unnecessarily delayed. The character of its paper, the difficulty of transferring its various trusts, as well as the many legal questions arising through its relation with outside affairs, have all been a source of much anxiety and trouble to the receiver. The assets have been so far collected as to warrant the declaration of a dividend of thirty per cent. which was allowed by the court Aug. 25, 1893.

The character of the assets remaining in the receiver's hands and the changes which have been made in them are exhibited in the following table : —

Changes in Assets of Suffolk Trust Company — Nov. 1, 1892, to Oct. 31, 1893.

| CHARACTER OF ASSETS. | Amount Oct. 31, 1892. | DISPOSITION OF ASSETS AS SHOWN BY REPORTS OF RECEIVERS. | | | | Amount Oct. 31, 1893. |
|--|--------------------------|--|--------------|------------------------|-----------------------------------|--------------------------|
| | | Received in Cash. | Charged off. | Interest Collected. | Total Credits on Principal. | |
| Time loans. | \$50,133 35 | \$5,319 47 | - | \$1,067 33 | \$5,319 47 | \$44,813 88 |
| Demand loans. | 30,720 00 | - | - | 30 00 | - | 30,720 00 |
| Tax sale certificates. | 4,243 14 | 1,213 87 | \$130 08 | 90 65 | 1,322 95 | 3,960 19 |
| Coupon account. | 2,273 21 | - | - | - | - | 2,273 21 |
| Mortgage loans. | 12,316 00 | 5,645 05 | 269 95 | 972 50 | 5,915 00 | 6,400 00 |
| Bills receivable. | 13,186 25 | 48 00 | - | - | 48 00 | 13,186 25 |
| Overdrafts. | 777 85 | - | - | - | - | 777 85 |
| Furniture, etc. | 4,193 80 | 25 00 | - | - | 25 00 | 4,168 80 |
| Teller's memoranda. | 11,226 83 | - | - | - | - | 11,226 83 |
| Real estate equities. | 11,226 83 | 215 32 | 16 70 | 48 07 | 282 02 | 11,009 97 |
| Due from agents. | 3,247 52 | - | - | - | - | 3,247 52 |
| Foreclosure account. | 19,305 87 | 287 00 | - | 26 63 | 287 00 | 19,036 87 |
| Maverick National Bank. | 447 23 | 111 80 | - | - | 111 80 | - |
| Cash. | 40,542 67 | 40,542 67 | - | - | - | 335 42 |
| | \$272,568 15 | | \$425 78 | \$2,240 18 | \$13,271 24 | |
| Received interest on deposits. | . | 1,786 53 | . | . | . | - |
| Received from trusts. | . | 71 33 | . | . | . | - |
| Received from interest on loans, etc., | . | 2,240 18 | . | . | . | - |
| Total receipts to Oct. 31, 1893, | . | \$66,486 24 | . | . | . | - |
| Less expenses for year. | \$5,326 97 | 64,967 23 | . | . | . | - |
| thirty per cent. dividend. | 56,680 26 | | . | . | . | - |
| Cash balance Oct. 31, 1892, | . | \$1,529 01 | . | . | . | 1,529 01 |
| | | | | | | \$161,278 25 |

CONCLUSION.

The Legislature of 1893, having authorized the Board to compile the laws relating to Savings Banks and Institutions for Savings and to report to the present Legislature, no suggestions or recommendations for legislation in regard to such institutions are made in this report. Whatever amendments in the opinion of the commissioners are required will be suggested in their special report on the compilation of the savings bank laws, to be submitted later in the session.

In the following pages will be found a detailed statement of the condition of each institution at the close of business Oct. 31, 1893, together with the laws relating to savings banks and trust companies corrected to date.

WM. D. T. TREFRY,
STARKES WHITON,
SAMUEL O. LAMB,

Board of Commissioners of Savings Banks

ABSTRACT OF ANNUAL REPORTS
OF THE
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS,

SHOWING THEIR
CONDITION AT THE CLOSE OF BUSINESS
OCTOBER 31, 1893.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 127 OF THE
ACTS OF 1888.

ABINGTON SAVINGS BANK — ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 76.

OTIS W. SOULE, *President.*

GEORGE A. BEAL, *Treasurer.*

GEORGE A. BEAL, *Clerk of the Corporation.*

Names of committees charged with the investment of its funds :

SILAS B. DICKERMAN,

JOSEPH L. GREENWOOD,

OTIS W. SOULE,

JOHN W. SPROUL,

WILLIAM BROWN,

GEO. L. RICHARDSON.

Open for business every business day, 9 A.M. to 12 M. ; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------------|-----------------------|-------------------------|-----------------------|
| Public funds as per schedule, . . . | \$36,000 00 | Deposits, . . . | \$1,624,468 36 |
| Bank stock as per schedule, . . . | 134,850 00 | Guaranty fund, . . . | 72,000 00 |
| Loan on bank stock, . . . | 800 00 | Interest account, . . . | 29,132 90 |
| Railroad bonds as per schedule, . . . | 142,000 00 | Real estate income | |
| Real estate (for banking pur- | | account, . . . | 446 73 |
| poses), . . . | 44,000 00 | Surplus, . . . | 808 67 |
| Real estate by foreclosure, . . . | 23,582 50 | | |
| Loans on real estate, . . . | 973,201 21 | | |
| Loans on personal security, . . . | 256,045 48 | | |
| Loans to counties, cities or towns | | | |
| (notes), . . . | 59,500 00 | | |
| Loans on depositors' books, . . . | 200 00 | | |
| Deposits in banks, on interest, . . . | 46,329 02 | | |
| Expense account, . . . | 401 29 | | |
| Lawrence Duck Co. stock,* . . . | 6,000 00 | | |
| Furniture and fixtures, . . . | 1,000 00 | | |
| Store fixtures, . . . | 1,000 00 | | |
| Cash on hand, . . . | 1,947 06 | | |
| | \$1,726,856 56 | | \$1,726,856 56 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

| | |
|--|-------------|
| Abington National Bank, Abington, | \$19,918 47 |
| National Bank of Redemption, Boston, | 26,410 55 |

Loan on Bank Stock : —

| | |
|---|----------|
| On 10 shares First National Bank, Rockland, | \$800 00 |
|---|----------|

Abington Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|----------------------------|------------------|
| Town of Abington, Mass., 4s, . | \$18,000 | \$18,000 00 | \$18,000 00 |
| City of Fort Wayne, Ind., 6s, . | 5,000 | 5,400 00 | 5,000 00 |
| of Grand Rapids, Mich., 5s, . | 3,000 | 3,150 00 | 3,000 00 |
| of Springfield, Ohio, 4½s, . | 5,000 | 5,050 00 | 5,000 00 |
| of Springfield, Ohio, 5s, . | 5,000 | 5,235 00 | 5,000 00 |
| | \$36,000 | \$36,835 00 | \$36,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|----------------------------------|------------|----------------------------|------------------|
| 60 | Abington N'l Bank, Abington, | \$6,000 | \$7,680 00 | \$6,000 00 |
| 40 | First National Bank, Adams, . | 4,000 | 6,000 00 | 4,000 00 |
| 74 | Boston Nat'l Bank, Boston, . | 7,400 | 6,882 00 | 7,400 00 |
| 75 | Blackstone N'l Bank, Boston, . | 7,500 | 6,768 75 | 7,500 00 |
| 12 | Central Nat'l Bank, Boston, . | 1,200 | 1,845 00 | 1,200 00 |
| 25 | Continental N'l Bank, Boston, | 2,500 | 2,868 75 | 2,500 00 |
| 19 | National Eagle Bank, Boston, | 1,900 | 1,805 00 | 1,900 00 |
| 59 | Eliot National Bank, Boston, . | 5,900 | 6,814 50 | 5,900 00 |
| 50 | Globe National Bank, Boston, . | 5,000 | 4,600 00 | 5,000 00 |
| 50 | Hamilton Nat'l Bank, Boston, | 5,000 | 5,700 00 | 5,000 00 |
| 68 | N'l Hide & Leather B'k, Boston, | 6,800 | 7,174 00 | 6,800 00 |
| 150 | Howard Nat'l Bank, Boston, . | 15,000 | 14,850 00 | 15,000 00 |
| 100 | Merchants' N'l Bank, Boston, . | 10,000 | 14,300 00 | 10,000 00 |
| 100 | Metropolitan N'l B'k, Boston, . | 10,000 | 9,750 00 | 10,000 00 |
| 38 | Mt. Vernon N'l Bank, Boston, | 3,800 | 5,020 75 | 3,800 00 |
| 22 | North National Bank, Boston, | 2,200 | 2,398 00 | 2,200 00 |
| 110 | N'l B'k of Redemption, Boston, | 11,000 | 13,805 00 | 11,000 00 |
| 45 | N'l B'k of the Republic, Boston, | 4,500 | 6,637 50 | 4,500 00 |
| 50 | Second National Bank, Boston, | 5,000 | 9,050 00 | 5,000 00 |
| 10 | Shoe & Leather N'l B'k, Boston, | 1,000 | 900 00 | 1,000 00 |
| 50 | South End Nat'l Bank, Boston, | 5,000 | 4,250 00 | 5,000 00 |
| 32 | State National Bank, Boston, . | 3,200 | 3,304 00 | 3,200 00 |
| 47 | Nat'l Webster Bank, Boston, . | 4,700 | 4,300 50 | 4,700 00 |
| 38 | First National Bank, Danvers, | 2,850 | 3,040 00 | 2,850 00 |
| 32 | Old Colony N'l B'k, Plymouth, | 3,200 | 4,800 00 | 3,200 00 |
| 2 | First Nat'l Bank, Rockland, . | 200 | 210 00 | 200 00 |
| | | \$134,850 | \$154,753 75 | \$134,850 00 |

Abington Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|----------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$22,000 | \$22,000 00 | \$22,000 00 |
| Boston & Maine R.R. 4s, . . . | 29,000 | 28,710 00 | 29,000 00 |
| Eastern R.R. 6s, . . . | 25,000 | 29,250 00 | 25,000 00 |
| Leeds & Farmington R.R. 6s, . . | 1,000 | 1,080 00 | 1,000 00 |
| Old Colony R.R. 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 5,000 | 5,450 00 | 5,000 00 |
| Maine Central R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . | 30,000 | 29,700 00 | 30,000 00 |
| Upper Coos R.R. 4½s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| | \$142,000 | \$145,940 00 | \$142,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|-------------|--------------|
| \$46,329 02 | 2½ per cent. | \$25,000 00 | 4½ per cent. | \$47,000 00 | 5½ per cent. |
| 4,000 00 | 4 " " | 253,000 00 | 5 " " | 722,216 69 | 6 " " |
| 47,000 00 | 4½ " " | 10,200 00 | 5½ " " | 5,600 00 | 7 " " |
| 15,000 00 | 4¾ " " | 150,730 00 | 5¾ " " | 10,000 00 | 8 " " |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$44,000 00 |
| Estimated value of the same, | 44,000 00 |
| Assessed value of the same, | 39,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 1,329 52 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 23,582 50 |
| Assessed value of the same, | 22,250 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 488 80 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . | 674 |
| Aggregate amount of the same, | 675,961 69 |
| Total number of loans upon real estate, | 674 |
| Amount of investments from which no income is received, | 13,902 90 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 93,152 59 |
| Times for the dividends fixed by the by-laws: first Tuesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | 35,911 22 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 35,960 16 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 337 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 314 |
| Total number of open accounts Oct. 31, 1893, | 3,664 |

Abington Savings Bank — Concluded.

| | |
|---|------------|
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | \$4,055 39 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 177,778 61 |
| Number of same, | 1,694 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 247,601 24 |
| Number of same, | 2,230 |
| Date of examination by commissioner: May 23. | |

AMHERST SAVINGS BANK — AMHERST.

Incorporated April 5, 1864. Present number of corporators, 15.

E. F. COOK, *President.*

E. D. BANGS, *Treasurer.*

GEORGE CUTLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. F. COOK,
L. D. HILLS,

W. E. BRIDGMAN,
B. F. KENDRICK.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . . | \$181,718 60 | Deposits, | \$1,788,265 93 |
| Bank stock as per schedule, . . | 225,108 84 | Guaranty fund, . . | 70,654 00 |
| Loans on bank stock, | 24,140 00 | Profit and loss account, | 52,238 09 |
| Railroad bonds as per schedule, . . | 144,800 00 | | |
| Real estate (for banking purposes), | 15,000 00 | | |
| Loans on real estate, | 1,055,909 00 | | |
| Loans on personal security, | 143,679 05 | | |
| Loans to counties, cities or towns (notes), | 79,150 00 | | |
| Loans on depositors' books, | 2,800 00 | | |
| Deposits in banks, on interest, . . | 33,920 64 | | |
| Deposits in banks, not on interest, . . | 5,000 00 | | |
| Cash on hand, | 31 89 | | |
| | \$1,911,168 02 | | \$1,911,168 02 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| First National Bank, Amherst, | \$15,920 64 |
| Agawam National Bank, Springfield, | 5,000 00 |
| Pynchon National Bank, Springfield, | 10,000 00 |
| City National Bank, Holyoke, | 8,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|---|-----------|
| On 5 shares Palmer National Bank, Palmer, | \$500 00 |
| On 21 shares City National Bank, Worcester, | 2,540 00 |
| On 28 shares Ware National Bank, Ware, | |
| On 3 shares First National Bank, Amherst, | 1,100 00 |
| On 8 shares First National Bank, Easthampton, | |
| On 200 shares Broadway National Bank, Boston, | 20,000 00 |

Amherst Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|----------------------------|---------------------|
| City of Akron, Ohio, 5s, | \$25,900 | \$27,195 00 | \$25,900 00 |
| of Bangor, Me., 6s, | 20,000 | 20,200 00 | 20,000 00 |
| of Chicago, Ill., 4s, | 20,000 | 20,000 00 | 19,875 00 |
| of Cleveland, Ohio, 5s, | 7,000 | 7,350 00 | 7,000 00 |
| of Fall River, Mass., 6s, | 8,000 | 8,400 00 | 8,000 00 |
| of Pawtucket, R. I., 5s, | 3,000 | 3,210 00 | 3,000 00 |
| of Saginaw, Mich., 4½s, | 20,000 | 20,800 00 | 20,000 00 |
| Town of Beverly, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| of Clinton, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Marblehead, Mass., 4s, | 15,000 | 15,000 00 | 15,000 00 |
| of Adams, Mass., 5s, | 10,000 | 10,100 00 | 10,000 00 |
| City of Northampton, Mass., 4s, | 8,000 | 8,000 00 | 2,943 60 |
| of Rutland, Vt., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| | \$181,900 | \$185,255 00 | \$181,718 60 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------|----------------------------|------------------|
| 100 | First National Bank, Amherst, | \$10,000 | \$15,500 00 | \$14,910 00 |
| 50 | First National Bank, Barre, . | 5,000 | 5,600 00 | 5,000 00 |
| 23 | Suffolk Nat'l Bank, Boston, . | 2,300 | 2,415 00 | 2,771 62 |
| 10 | N'l Hide & Leather B'k, Boston, | 1,000 | 1,100 00 | 1,107 00 |
| 80 | N'l B'k of the Republic, Boston, | 8,000 | 12,800 00 | 10,095 50 |
| 45 | Conway Nat'l Bank, Conway, . | 4,500 | 5,625 00 | 4,493 33 |
| 94 | First N'l Bank, Easthampton, . | 9,400 | 13,160 00 | 10,928 00 |
| 56 | Franklin Co. N'l B'k, Greenfield, | 5,600 | 6,160 00 | 6,430 00 |
| 100 | Holyoke Nat'l Bank, Holyoke, | 10,000 | 15,500 00 | 10,800 00 |
| 100 | City National Bank, Holyoke, | 10,000 | 11,500 00 | 10,930 00 |
| 133 | Northampton National Bank, Northampton, | 13,300 | 21,945 00 | 13,504 00 |
| 130 | Hampshire Co. National Bank, Northampton, | 13,000 | 15,600 00 | 15,383 00 |
| 129 | First Nat'l B'k, Northampton, | 12,900 | 15,480 00 | 17,176 00 |
| 5 | Berkshire N'l B'k, No. Adams, | 500 | 500 00 | 500 00 |
| 30 | National Bank of Commerce, New London, Ct., | 3,000 | 3,900 00 | 3,660 00 |
| 80 | First Nat'l Bank, Norwich, Ct., | 8,000 | 10,000 00 | 8,000 00 |
| 125 | Second N'l Bank, Norwich, Ct., | 12,500 | 15,625 00 | 14,825 00 |
| 117 | Thames N'l B'k, Norwich, Ct., | 11,700 | 17,550 00 | 16,101 00 |
| 38 | Palmer Nat'l Bank, Palmer, . | 3,800 | 5,700 00 | 5,306 50 |
| 116 | Agawam N'l B'k, Springfield, . | 11,600 | 12,180 00 | 11,600 00 |
| 100 | Chapin N'l Bank, Springfield, | 10,000 | 15,000 00 | 12,703 00 |

Amherst Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|------------------|-------------------------|---------------------|
| 70 | First Nat'l Bank, Springfield, . | \$7,000 | \$8,750 00 | \$8,730 00 |
| 56 | Crocker N'l B'k, Turner's Falls, . | 5,600 | 7,000 00 | 5,864 39 |
| 8 | Ware National Bank, Ware, . | 800 | 960 00 | 988 00 |
| 40 | City Nat'l Bank, Worcester, . | 4,000 | 6,000 00 | 5,120 00 |
| 25 | Citizens' Nat'l B'k, Worcester, . | 2,500 | 3,250 00 | 3,062 50 |
| 10 | Mechanics' N'l B'k, Worcester, . | 1,000 | 1,150 00 | 1,250 00 |
| 28 | National Pahquioque Bank, Danbury, Ct., | 2,800 | 3,920 00 | 3,870 00 |
| | | \$189,800 | \$253,870 00 | \$225,108 84 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|-------------------------|---------------------|
| Fitchburg R.R. 4½s, | \$10,000 | \$10,000 00 | \$10,000 00 |
| Fitchburg R.R. 5s, | 25,000 | 26,000 00 | 25,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 25,000 | 26,500 00 | 25,000 00 |
| Boston & Lowell R.R. 4s, | 43,000 | 43,000 00 | 43,000 00 |
| Boston & Lowell R.R. 6s, | 7,000 | 7,280 00 | 7,000 00 |
| Boston & Maine R.R. 4s, | 35,000 | 35,000 00 | 34,800 00 |
| | \$145,000 | \$147,780 00 | \$144,800 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|--------------|-------------|-------------|
| \$10,920 64 | 3 per cent. | \$40,700 00 | 4½ per cent. | \$86,826 00 | 6 per cent. |
| 10,000 00 | 4 " | 1,081,408 05 | 5 " | 1,334 00 | 7 " |
| 87,960 00 | 4½ " | 40,360 00 | 5½ " | | |

Amount invested in real estate for banking purposes, \$15,000 00
 Estimated value of the same, 15,000 00
 Assessed value of the same, 9,500 00
 Net income received from same during year ending Oct. 31, 1893, 852 31
 Number of loans which are of an amount not exceeding \$3,000 each, 534
 Aggregate amount of the same, 507,251 05

Amherst Savings Bank — Concluded.

| | | |
|---|-------|------------|
| Total number of loans upon real estate, | 566 | |
| Amount of investments from which no income is received, | | \$500 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 90,476 56 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 32,293 71 |
| year ending Oct. 31, 1893, } 2½ per cent., { | | 38,213 63 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 649 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 438 | |
| Total number of open accounts Oct. 31, 1893, | 4,381 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 4,463 21 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 316,963 91 |
| Number of same, | 3,778 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 262,913 96 |
| Number of same, | 2,833 | |
| Date of examination by commissioner: June 2. | | |

ANDOVER SAVINGS BANK—ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 41.

MOSES FOSTER, *President.*

JOHN F. KIMBALL, *Treasurer.*

JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MOSES FOSTER,

JAMES P. BUTTERFIELD,

PETER D. SMITH,

J. TYLER KIMBALL,

LEWIS T. HARDY.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|----------------|-------------------------|----------------|
| Public funds as per schedule, . | \$316,500 00 | Deposits, . . . | \$2,282,524 54 |
| Loan on public funds, . . . | 80 00 | Guaranty fund, . . . | 97,000 00 |
| Bank stock as per schedule, . | 312,425 00 | Interest account, . . . | 102,681 66 |
| Loans on bank stock, . . . | 1,212 50 | | |
| Railroad bonds as per schedule, . | 675,987 50 | | |
| Real estate by foreclosure, . . . | 9,890 00 | | |
| Loans on real estate, . . . | 1,054,539 38 | | |
| Loans on personal security, . . . | 77,652 00 | | |
| Loans on depositors' books, . . . | 100 00 | | |
| Deposits in banks, on interest, . | 24,033 52 | | |
| Deposit in bank, not on interest, . | 1,216 45 | | |
| Cash on hand, | 8,369 87 | | |
| | <hr/> | | |
| | \$2,482,106 20 | | <hr/> |
| | | | \$2,482,106 20 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Andover National Bank, Andover, | \$4,216 45 |
| Blackstone National Bank, Boston, | 21,033 52 |

Loan on Public Funds:—

| | |
|---|---------|
| On \$100 City of Boston, Mass., 4s, | \$80 00 |
|---|---------|

Loans on Bank Stock, amount on each:—

| | |
|---|----------|
| On 5 shares Andover National Bank, Andover, | \$500 00 |
| On 2 shares Andover National Bank, Andover, | 200 00 |
| On 10 shares National Bank of the Republic, Boston, | 512 50 |

Andover Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|----------------------------|---------------------|
| City of Belfast, Me., 6s. | \$17,000 | \$17,850 00 | \$17,000 00* |
| of Boston, Mass., 4s. | 50,000 | 50,000 00 | 50,000 00 |
| of Cambridge, Mass., 6s. | 2,000 | 2,100 00 | 2,000 00 |
| of Chelsea, Mass., 6s. | 12,000 | 12,480 00 | 12,000 00 |
| of Chicago, Ill., 4s. | 75,500 | 75,500 00 | 75,500 00 |
| of Fall River, Mass., 6s. | 11,000 | 11,660 00 | 11,000 00 |
| of Lewiston, Me., 6s. | 4,000 | 4,250 00 | 4,000 00 00 |
| of Lynn, Mass., 4s. | 25,000 | 25,000 00 | 25,000 00 |
| of Norwich, Conn., 6s. | 30,000 | 31,500 00 | 30,000 00 |
| of Portland, Me., 6s. | 21,000 | 23,100 00 | 21,000 00 |
| of Salem, Mass., 6s. | 3,000 | 3,150 00 | 3,000 00 |
| of Sioux City, Iowa, 4 1/2s. | 15,000 | 15,000 00 | 15,000 00 |
| County of Rockingham, N. H., 4s. | 10,000 | 10,000 00 | 10,000 00 |
| Town of Andover, Mass., 4s. | 5,000 | 5,000 00 | 5,000 00 |
| of Melrose, Mass., 4s. | 26,000 | 26,000 00 | 26,000 00 |
| of Peabody, Mass., 4s. | 10,000 | 10,000 00 | 10,000 00 |
| | \$316,500 | \$322,590 00 | \$316,500 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 316 | Andover Nat'l Bank, Andover, | \$31,600 | \$33,400 00 | \$31,600 00 |
| 40 | Atlas National Bank, Boston, | 4,000 | 4,600 00 | 4,000 00 |
| 147 | Blackstone Nat'l Bank, Boston, | 14,700 | 13,290 00 | 14,700 00 |
| 27 | Boylston Nat'l Bank, Boston, | 2,700 | 3,375 00 | 2,700 00 |
| 100 | Continental N'l Bank, Boston, | 10,000 | 11,400 00 | 10,000 00 |
| 84 | Everett Nat'l Bank, Boston, | 8,400 | 7,600 00 | 8,400 00 |
| 112 | Freeman's Nat'l Bank, Boston, | 11,200 | 11,800 00 | 11,200 00 |
| 100 | Market Nat'l Bank, Boston, | 10,000 | 9,200 00 | 10,000 00 |
| 100 | Massachusetts N'l B'k, Boston, | 10,000 | 9,500 00 | 10,000 00 |
| 50 | Merchants' Nat'l Bank, Boston, | 5,000 | 7,100 00 | 5,000 00 |
| 120 | Metropolitan N'l B'k, Boston, | 12,000 | 11,600 00 | 12,000 00 |
| 300 | National Bank of the Common- wealth, Boston, | 30,000 | 37,500 00 | 30,000 00 |
| 225 | N'l B'k of the Republic, Boston, | 22,500 | 32,800 00 | 22,500 00 |
| 100 | National City Bank, Boston, | 10,000 | 8,600 00 | 10,000 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 9,500 00 | 10,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,500 00 | 10,000 00 |
| 263 | National Revere Bank, Boston, | 26,300 | 26,300 00 | 26,300 00 |
| 6 | Nat'l Security Bank, Boston, | 600 | 1,000 00 | 600 00 |
| 60 | National Union Bank, Boston, | 6,000 | 8,900 00 | 6,000 00 |
| 154 | Nat'l Webster Bank, Boston, | 15,400 | 13,800 00 | 15,400 00 |
| 58 | New England N'l B'k, Boston, | 5,800 | 9,100 00 | 5,800 00 |

Andover Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--------------------------------|------------------|-------------------------|---------------------|
| 41 | North National Bank, Boston, | \$4,100 | \$4,400 00 | \$4,100 00 |
| 79 | Old Boston Nat'l Bank, Boston, | 7,900 | 7,800 00 | 7,900 00 |
| 110 | Second National Bank, Boston, | 11,000 | 19,900 00 | 11,000 00 |
| 35 | Shawmut Nat'l Bank, Boston, | 3,500 | 3,900 00 | 3,500 00 |
| 50 | South End Nat'l Bank, Boston, | 5,000 | 4,200 00 | 5,000 00 |
| 52 | State National Bank, Boston, . | 5,200 | 5,300 00 | 5,200 00 |
| 18 | Tremont Nat'l Bank, Boston, . | 1,800 | 1,700 00 | 1,800 00 |
| 3 | First National Bank, Danvers, | 225 | 175 00 | 225 00 |
| 50 | Wachusett N'l B'k, Fitchburg, | 5,000 | 10,000 00 | 5,000 00 |
| 100 | Bay State N'l B'k, Lawrence, . | 7,500 | 10,000 00 | 7,500 00 |
| 50 | Union Nat'l Bank, Weymouth, | 5,000 | 4,900 00 | 5,000 00 |
| | | \$312,425 | \$353,080 00 | \$312,425 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------------|-------------------------|---------------------|
| Boston & Maine R.R. 4s, . . . | \$85,000 | \$85,000 00 | \$85,000 00 |
| Boston & Lowell R.R. 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| Boston & Lowell R.R. 5s, . . . | 2,000 | 2,100 00 | 2,000 00 |
| Boston & Lowell R.R. 6s, . . . | 7,000 | 7,300 00 | 7,000 00 |
| Boston & Lowell R.R. 7s, . . . | 18,000 | 19,000 00 | 18,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 14,000 | 14,700 00 | 14,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 50,000 | 54,000 00 | 50,000 00 |
| Concord & Montreal R.R. 4s, . . . | 65,000 | 65,000 00 | 64,987 50 |
| Fitchburg R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Fitchburg R.R. 5s, | 50,000 | 54,000 00 | 50,000 00 |
| Newport & Richford R.R. 5s, . . . | 13,000 | 13,600 00 | 13,000 00* |
| Old Colony R.R. 4s, | 142,000 | 142,000 00 | 142,000 00 |
| Old Colony R.R. 6s, | 5,000 | 5,500 00 | 5,000 00 |
| Worcester & Nashua R.R. 5s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Maine Central R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 20,000 | 20,000 00 | 20,000 00 |
| Danbury & Norwalk R.R. 5s, . . . | 25,000 | 29,000 00 | 25,000 00 |
| | \$676,000 | \$691,400 00 | \$675,987 50 |

* A legal investment when made.

Andover Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|-------------|--------------|-------------|
| \$21,033 52 | 2½ per cent. | \$94,501 00 | 5 per cent. | \$790,660 76 | 6 per cent. |
| 1 00 | 4 “ | 25,000 00 | 5½ “ | 8,500 00 | 6½ “ |
| 22,000 00 | 4½ “ | 186,663 50 | 5½ “ | 4,767 60 | 7 “ |
| 4,500 00 | 4½ “ | | | | |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$9,990 00 |
| Assessed value of the same, | 9,275 00 |
| Net income received from same during year ending Oct. 31, 1893, . . | 475 96 |
| Number of loans which are of an amount not exceeding \$3,000 each, 486 | |
| Aggregate amount of the same, | 737,198 36 |
| Total number of loans upon real estate, | 549 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 127,682 15 |
| Times for the dividends fixed by the by-laws: third Wednesday in June and December, | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 42,804 91 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 55,010 82 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . | 822 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . | 503 |
| Total number of open accounts Oct. 31, 1893, | 5,541 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 4,596 31 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 287,676 31 |
| Number of same, | 3,610 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 320,434 93 |
| Number of same, | 3,043 |
| Date of examination by commissioner: October 31. | |

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 32.

WILLIAM G. PECK, *President.*

JOSEPH W. WHITAKER, *Treasurer.*

JOSEPH W. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM G. PECK,

B. DELMONT LOCKE,

HENRY SWAN.

Open for business, Tuesdays and Fridays, 3 to 5 P.M.; Wednesdays, 3 to 8 P.M.;
Saturdays, 3 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|-----------------------|-----------------------|-----------------------|
| Public funds as per schedule, . . | \$239,000 00 | Deposits, . . . | \$1,207,815 21 |
| Loan on public funds, . . . | 15,000 00 | Guaranty fund, . . | 39,892 20 |
| Bank stock as per schedule, . . | 27,400 00 | Interest account, . . | 10,634 25 |
| Loan on bank stock, . . . | 4,000 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, . | 191,000 00 | count, . . . | 5,514 55 |
| Real estate (for banking pur- | | Surplus, . . . | 5,252 89 |
| poses), . . . | 10,952 93 | Rent account, . . . | 304 17 |
| Loans on real estate, . . . | 725,018 03 | Due on mortgage | |
| Loans on personal security, . . | 1,000 00 | loans, . . . | 3,500 00 |
| Loans to counties, cities or towns | | | |
| (notes), . . . | 21,000 00 | | |
| Loans on depositors' books, . . | 600 00 | | |
| Deposit in bank, on interest, . . | 33,928 34 | | |
| Deposit in bank, not on interest, . | 300 04 | | |
| Expense account, . . . | 1,412 00 | | |
| Tax account, . . . | 314 06 | | |
| Insurance account, . . . | 700 60 | | |
| Cash on hand, . . . | 1,289 27 | | |
| | \$1,272,913 27 | | \$1,272,913 27 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Atlantic National Bank, Boston, | \$33,926 34 |
| Faneuil Hall National Bank, Boston, | 300 04 |

Loan on Public Funds:—

| | |
|---|---------------|
| On \$10,000 City of Boston, Mass., 4s, | } \$15,000 00 |
| On \$2,000 City of Nashua, N. H., 4s, | |
| On \$1,000 City of Newton, Mass., 4s, | |
| On \$1,000 Boston & Providence R.R. 4s, | |
| On \$1,000 Worcester & Nashua R.R. 5s, | |

Loan on Bank Stock:—

| | |
|--|------------|
| On 50 shares First Ward National Bank, Boston, | \$4,000 00 |
|--|------------|

Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------------|----------------------------|---------------------|
| Town of Arlington, Mass., 4s, . | \$5,000 | \$5,000 00 | \$5,000 00 |
| of Arlington, Mass., 5s, . | 13,000 | 13,455 00 | 13,000 00 |
| of Chatham, Mass., 4½s, . | 8,000 | 8,360 00 | 8,000 00 |
| of Methuen, Mass., 6s, . | 1,000 | 1,080 00 | 1,000 00 |
| of Wayland, Mass., 5s, . | 2,000 | 2,060 00 | 2,000 00 |
| City of Bangor, Me., 6s, . | 6,000 | 6,180 00 | 6,000 00 |
| of Boston, Mass., 6s, . | 3,000 | 3,020 00 | 3,000 00 |
| of Brockton, Mass., 4s, . | 2,000 | 2,000 00 | 2,000 00 |
| of Chelsea, Mass., 6s, . | 2,000 | 2,035 00 | 2,000 00 |
| of Cleveland, Ohio, 5s, . | 9,000 | 9,450 00 | 9,000 00 |
| of Cleveland, Ohio, 6s, . | 12,000 | 12,555 00 | 12,000 00 |
| of Dayton, Ohio, 5s, . | 27,000 | 27,540 00 | 27,000 00* |
| of Dayton, Ohio, 6s, . | 5,000 | 5,450 00 | 5,000 00* |
| of Fall River, Mass., 6s, . | 2,000 | 2,200 00 | 2,000 00 |
| of Grand Rapids, Mich., 5s, . | 20,000 | 21,085 00 | 20,000 00 |
| of Holyoke, Mass., 6s, . | 5,000 | 5,500 00 | 5,000 00 |
| of Lawrence, Mass., 6s, . | 6,000 | 6,090 00 | 6,000 00 |
| of Lewiston, Me., 5s, . | 1,000 | 1,100 00 | 1,000 00 |
| of Middletown, Conn., 7s, . | 10,000 | 10,200 00 | 10,000 00 |
| of Peoria, Ill., 7s, . | 13,000 | 14,560 00 | 13,000 00 |
| of Portland, Me., 6s, . | 20,000 | 23,600 00 | 20,000 00 |
| of Springfield, Ohio, 4½s, . | 17,000 | 17,170 00 | 17,000 00 |
| of Springfield, Ohio, 5s, . | 11,000 | 11,000 00 | 11,000 00 |
| of Somerville, Mass., 5s, . | 19,000 | 19,095 00 | 19,000 00 |
| of Woburn, Mass., 6s, . | 7,000 | 7,035 00 | 7,000 00 |
| County of Hillsborough, N. H., 6s, . | 10,000 | 10,300 00 | 10,000 00 |
| District of Columbia 6s, . | 3,000 | 3,420 00 | 3,000 00 |
| | \$239,000 | \$250,490 00 | \$239,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|----------------------------------|-----------------|----------------------------|--------------------|
| 50 | Atlantic Nat'l Bank, Boston, . | \$5,000 | \$6,025 00 | \$5,000 00 |
| 50 | Continental N'l Bank, Boston, | 5,000 | 5,737 50 | 5,000 00 |
| 50 | Faneuil Hall N'l Bank, Boston, | 5,000 | 6,000 00 | 5,000 00 |
| 22 | First Ward N'l Bank, Boston, | 2,200 | 2,805 00 | 2,200 00 |
| 25 | N'l B'k of No. America, Boston, | 2,500 | 2,631 25 | 2,500 00 |
| 10 | N'l B'k of Redemption, Boston, | 1,000 | 1,220 00 | 1,000 00 |
| 33 | N'l B'k of the Republic, Boston, | 3,300 | 4,818 00 | 3,300 00 |
| 12 | National Union Bank, Boston, | 1,200 | 1,548 00 | 1,200 00 |
| 12 | Dedham Nat'l Bank, Dedham, | 1,200 | 1,140 00 | 1,200 00 |
| 10 | First Nat'l Bank, Arlington, . | 1,000 | 1,080 00 | 1,000 00 |
| | | \$27,400 | \$33,004 75 | \$27,400 00 |

Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|-------------------------|------------------|
| Boston & Albany R.R. 6s. | \$15,000 | \$15,225 00 | \$15,000 00 |
| Boston, Clinton, Fitchburg and New Bedford R.R. 5s. | 2,000 | 2,160 00 | 2,000 00 |
| Boston & Lowell R.R. 6s. | 4,000 | 4,140 00 | 4,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s. | 10,000 | 10,500 00 | 10,000 00 |
| Cheshire R.R. 6s. | 27,500 | 29,425 00 | 27,500 00 |
| Concord & Montreal R.R. 4s. | 20,000 | 19,600 00 | 20,000 00 |
| Eastern R.R. 6s. | 5,500 | 6,435 00 | 5,500 00 |
| Fitchburg R.R. 6s. | 8,000 | 8,400 00 | 8,000 00 |
| Lowell & Lawrence R.R. 6s. | 1,000 | 1,050 00 | 1,000 00 |
| Maine Central R.R. 7s. | 14,000 | 15,400 00 | 14,000 00 |
| New Bedford R.R. 7s. | 8,000 | 8,015 00 | 8,000 00 |
| Newport & Richford R.R. 5s. | 20,000 | 20,600 00 | 20,000 00* |
| Old Colony R.R. 4s. | 30,000 | 30,000 00 | 30,000 00 |
| Old Colony R.R. 6s. | 1,000 | 1,050 00 | 1,000 00 |
| Portland & Ogdensburg R.R. 6s. | 4,000 | 4,320 00 | 4,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s. | 15,000 | 15,600 00 | 15,000 00 |
| Salem & Lowell R.R. 6s. | 1,000 | 1,070 00 | 1,000 00 |
| Vermont & Massachusetts R.R. 5s. | 10,000 | 10,500 00 | 10,000 00 |
| | \$191,000 | \$198,490 00 | \$191,000 00 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|------------|--------------|
| \$33,926 34 | 3 per cent. | \$30,400 00 | 5½ per cent. | \$1,000 00 | 6½ per cent. |
| 15,000 00 | 4 " | 212,000 00 | 5½ " | 20,950 00 | 7 " |
| 16,000 00 | 4½ " | 313,057 67 | 6 " | 100 00 | 8 " |
| 152,110 36 | 5 " | 6,000 00 | 6½ " | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes. | \$10,952 93 |
| Estimated value of the same. | 25,000 00 |
| Assessed value of the same. | 20,881 25 |
| Net income received from same during year ending Oct. 31, 1893. | 671 78 |
| Number of loans which are of an amount not exceeding \$3,000 each. | 320 |
| Aggregate amount of the same. | 353,689 54 |
| Total number of loans upon real estate. | 382 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893. | 69,400 96 |
| Times for the dividends fixed by the by-laws: first Saturday in January and July. | |

Arlington Five Cents Savings Bank — Concluded.

| | | |
|---|----------------|-------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$22,722 89 |
| year ending Oct. 31, 1893, | 2 per cent., { | 23,333 67 |
| Number of accounts opened during the year ending Oct. 31, 1893, | | 395 |
| Number of accounts closed during the year ending Oct. 31, 1893, | | 321 |
| Total number of open accounts Oct. 31, 1893, | | 3,828 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 4,183 52 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 190,476 95 |
| Number of same, | | 3,369 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 214,578 11 |
| Number of same, | | 2,355 |
| Date of examination by commissioner: March 21. | | |

ATHOL SAVINGS BANK—ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 38.

ALPHEUS HARDING, *President.*

WILLIAM D. LUEY, *Treasurer.*

WILLIAM D. LUEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALPHEUS HARDING,

SOLON W. LEE,

JAMES M. LEE,

HENRY R. STOWELL,

LUCIEN LORD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$111,250 00 | Deposits, | \$1,682,258 33 |
| Bank stock as per schedule, . | 9,800 00 | Guaranty fund, . | 68,000 00 |
| Loans on bank stock, | 18,275 00 | Interest account, . | 31,202 17 |
| Railroad bonds as per schedule, . | 65,000 00 | Profit and loss account, | 46,547 91 |
| Loans on real estate, | 1,012,363 54 | | |
| Loans on personal security, . . | 498,000 00 | | |
| Loans to counties, cities or towns (notes), | 75,900 00 | | |
| Deposits in banks, on interest, . | 33,934 33 | | |
| Expense account, | 1,716 06 | | |
| Cash on hand, | 1,769 48 | | |
| | \$1,828,008 41 | | \$1,828,008 41 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| National Bank of the Commonwealth, Boston, | \$1,849 87 |
| Miller's River National Bank, Athol, | 22,084 46 |
| Athol National Bank, Athol, | 10,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|--|-------------|
| On 150 shares Springfield Safe Deposit and Trust Company, Springfield, . | \$15,000 00 |
| On 36 shares Athol National Bank, Athol, | 2,900 00 |
| On 8 shares Athol National Bank, Athol, | 375 00 |

Athol Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------------|----------------------------|---------------------|
| Town of Hyde Park, Mass., 4s, . | \$3,000 | \$3,000 00 | \$3,000 00 |
| of Meriden, Conn., 6s, . . . | 4,000 | 4,080 00 | 4,000 00 |
| City of Lynn, Mass, 6s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| of Newton, Mass, 5s, . . . | 10,000 | 11,000 00 | 10,000 00 |
| of Boston, Mass., 3½s, . . . | 25,000 | 24,250 00 | 24,250 00 |
| of Chicopee, Mass., 4s, . . . | 8,000 | 8,000 00 | 8,000 00 |
| of Cleveland, Ohio, 5s, . . . | 19,000 | 19,950 00 | 19,000 00 |
| of Milwaukee, Wis., 5s, . . . | 18,000 | 18,180 00 | 18,000 00 |
| of Youngstown, Ohio, 5s, . . | 20,000 | 20,200 00 | 20,000 00 |
| | \$112,000 | \$113,860 00 | \$111,250 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--------------------------------|----------------|----------------------------|-------------------|
| 11 | Blackstone Nat'l Bank, Boston, | \$1,100 | \$990 00 | \$1,100 00 |
| 10 | Eliot National Bank, Boston, . | 1,000 | 1,155 00 | 1,000 00 |
| 50 | National Eagle Bank, Boston, | 5,000 | 4,250 00 | 5,000 00 |
| 27 | Miller's River N'l B'k, Athol, | 2,700 | 4,725 00 | 2,700 00 |
| | | \$9,800 | \$11,120 00 | \$9,800 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|----------------------------|--------------------|
| Boston & Providence R.R. 4s, . . | \$25,000 | \$25,000 00 | \$25,000 00 |
| Fitchburg R.R. 4s, | 20,000 | 19,400 00 | 20,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 20,000 | 21,000 00 | 20,000 00 |
| | \$65,000 | \$65,400 00 | \$65,000 00 |

Athol Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|-------------|--------------|
| \$23,934 33 | 2½ per cent. | \$68,000 00 | 4½ per cent. | \$75,000 00 | 5½ per cent. |
| 6,000 00 | 3½ “ | 50,000 00 | 4½ “ | 52,700 00 | 5½ “ |
| 35,500 00 | 4 “ | 950,731 98 | 5 “ | 350,406 56 | 6 “ |
| 26,200 00 | 4½ “ | | | | |

| | | |
|---|-------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, . | 365 | |
| Aggregate amount of the same, | | \$346,099 65 |
| Total number of loans upon real estate, | 454 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 89,590 55 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 31,832 35 |
| year ending Oct. 31, 1893, | | 33,244 55 |
| Number of accounts opened during the year ending Oct. 31, 1893, . | 1,756 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . | 1,682 | |
| Total number of open accounts Oct. 31, 1893, | 5,019 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 5,378 61 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 293,013 48 |
| Number of same, | 3,343 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 324,237 76 |
| Number of same, | 3,167 | |
| Date of examination by commissioner: March 14. | | |

ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 62.

ABIEL CODDING, *President.*

EDWARD R. PRICE, *Treasurer.*

EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. A. DEAN,

JOSSEPH G. BARDEN,

ABIEL CODDING,

B. S. FREEMAN,

RANDOLPH KNAPP,

J. L. SWEET,

JAS. H. STURDY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|-----------------------|-----------------------|-----------------------|
| Public funds as per schedule, . | \$67,000 00 | Deposits, | \$1,080,657 34 |
| Bank stock as per schedule, . | 11,100 00 | Guaranty fund, . . | 47,500 00 |
| Railroad bonds as per schedule, . | 63,000 00 | Interest account, . . | 6,993 48 |
| Loan on railroad stock, . . . | 37,500 00 | Profit and loss ac- | |
| Real estate by foreclosure, . . | 28,749 79 | count, | 21,243 33 |
| Loans on real estate, | 513,782 57 | | |
| Loans on personal security, . . | 335,547 50 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 67,000 00 | | |
| Deposit in bank, on interest, . . | 5,910 21 | | |
| Deposit in bank, not on interest, . | 6,577 72 | | |
| Expense account, | 226 36 | | |
| | \$1,136,394 15 | | \$1,136,394 15 |

Cash on Deposit in Banks, amount in each :—

| | |
|---|------------|
| Boston National Bank, Boston, | \$5,910 21 |
| North Attleborough National Bank, North Attleborough, | 6,577 72 |

Loan on Railroad Stock :—

| | |
|--|-------------|
| On 359 shares Boston & Maine R.R., | \$37,500 00 |
|--|-------------|

Attleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|----------------------------|--------------------|
| Town of Attleborough, Mass., 4s, . | \$20,000 | \$20,000 00 | \$20,000 00 |
| of Brookline, Mass., 5s, . | 9,000 | 9,507 00 | 9,000 00 |
| City of Youngstown, Ohio, 5s, . | 10,000 | 10,300 00 | 10,000 00 |
| of Bangor, Me., 6s, . | 2,000 | 2,000 00 | 2,000 00 |
| of Canton, Ohio, 5s, . | 6,000 | 6,000 00 | 6,000 00 |
| of Grand Rapids, Mich., 5s, . | 20,000 | 20,000 00 | 20,000 00 |
| | \$67,000 | \$67,807 00 | \$67,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|-------------------------------|-----------------|----------------------------|--------------------|
| 61 | First N'l Bank, Attleborough, | \$6,100 | \$9,150 00 | \$6,100 00 |
| 50 | Boston Nat'l Bank, Boston, . | 5,000 | 4,700 00 | 5,000 00 |
| | | \$11,100 | \$13,850 00 | \$11,100 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------|-----------------|----------------------------|--------------------|
| Fitchburg R.R. 4s, | \$25,000 | \$25,000 00 | \$23,750 00 |
| Fitchburg R.R. 5s, | 25,000 | 26,500 00 | 26,750 00 |
| Boston & Maine R.R. 7s, . . . | 12,500 | 12,500 00 | 12,500 00 |
| | \$62,500 | \$64,000 00 | \$63,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|-------------|--------------|-------------|-------------|
| \$5,910 21 | 2 per cent. | \$71,445 00 | 5½ per cent. | \$29,000 00 | 7 per cent. |
| 37,500 00 | 4½ " | 7,000 00 | 5½ " | 145,000 00 | 8 " |
| 76,100 00 | 5 " | 572,785 07 | 6 " | 15,000 00 | 8½ " |

Attleborough Savings Bank — Concluded.

| | |
|---|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$23,749 79 |
| Assessed value of the same, | 22,500 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 1,587 86 |
| Number of loans which are of an amount not exceeding \$3,000 each, 229 | |
| Aggregate amount of the same, | 246,908 07 |
| Total number of loans upon real estate, | 252 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 62,787 40 |
| Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October. | |
| Rate and amount of each semi-annual dividend during the } $2\frac{1}{2}$ per cent., { | 24,821 44 |
| year ending Oct. 31, 1893, } $2\frac{1}{2}$ per cent., { | 25,159 73 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 631 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 569 |
| Total number of open accounts Oct. 31, 1893, | 3,442 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 3,488 67 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 248,683 57 |
| Number of same, | 3,136 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 262,266 25 |
| Number of same, | 2,978 |
| Date of examination by commissioner: June 8. | |

BARRE SAVINGS BANK—BARRE.

Incorporated May 1, 1869. Present number of corporators, 41.

CHAS. BRIMBLECOM, *President.*

FRANK A. RICH, *Treasurer.*

FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. BRIMBLECOM,

ORAMEL CLARK,

ESTES HAWES,

J. HENRY GODDARD,

J. C. BARTHOLOMEW.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Bank stock as per schedule, . . | \$90,168 00 | Deposits, | \$516,968 06 |
| Loans on bank stock, | 5,800 00 | Guaranty fund, . . | 13,525 00 |
| Railroad bonds as per schedule, . | 6,060 00 | Interest account, . . | 2,714 13 |
| Real estate (for banking purposes), | 1,600 00 | Profit and loss account, | 12,538 39 |
| Real estate by foreclosure, . . . | 1,200 00 | | |
| Loans on real estate, | 349,493 00 | | |
| Loans on personal security, . . . | 77,000 00 | | |
| Loans to counties, cities or towns (notes), | 1,000 00 | | |
| Deposits in banks, on interest, . . | 9,000 00 | | |
| Deposits in banks, not on interest, . | 3,673 04 | | |
| Expense account, | 737 72 | | |
| Suspense account, | 15 82 | | |
| | \$545,745 58 | | \$545,745 58 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| First National Bank, Barre, | \$5,673 04 |
| Hampshire County National Bank, Northampton, | 7,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 20 shares First National Bank, Barre, | \$1,500 00 |
| On 7 shares First National Bank, Barre, | 500 00 |
| On 40 shares First National Bank, Northampton, | 3,800 00 |

Barre Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Share. | | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------|-----------------------------------|-----------------|----------------------------|--------------------|
| 55 | First National Bank, Barre, . | \$5,500 | \$5,500 00 | \$6,325 00 |
| 42 | Blackstone Nat'l Bank, Boston, . | 4,200 | 3,790 50 | 4,305 00 |
| 62 | Boston Nat'l Bank, Boston, . | 6,200 | 5,735 00 | 7,130 00 |
| 20 | Boylston Nat'l Bank, Boston, . | 2,000 | 2,450 00 | 2,260 00 |
| 17 | Continental Nat'l B'k, Boston, . | 1,700 | 1,950 75 | 1,802 00 |
| 25 | Eliot National Bank, Boston, . | 2,500 | 2,887 50 | 2,950 00 |
| 41 | First National Bank, Boston, . | 4,100 | 9,430 00 | 8,118 00 |
| 32 | Nat'l B'k of Commerce, Boston, . | 3,200 | 3,776 00 | 3,616 00 |
| 46 | N'l B'k of Redemption, Boston, . | 4,600 | 5,612 00 | 5,520 00 |
| 25 | N'l Hide & Leather B'k, Boston, . | 2,500 | 2,637 50 | 2,900 00 |
| 9 | National Revere Bank, Boston, . | 900 | 900 00 | 1,035 00 |
| 34 | Second National Bank, Boston, . | 3,400 | 6,154 00 | 5,100 00 |
| 20 | Shoe & Leather N'l B'k, Boston, . | 2,000 | 1,800 00 | 1,900 00 |
| 30 | Suffolk National Bank, Boston, . | 3,000 | 2,895 00 | 3,450 00 |
| 60 | Tremont Nat'l Bank, Boston, . | 6,000 | 5,700 00 | 6,360 00 |
| 50 | Nat'l Market Bank, Brighton, . | 5,000 | 4,487 50 | 7,050 00 |
| 7 | Ware National Bank, Ware, . | 700 | 770 00 | 840 00 |
| 52 | Central Nat'l Bank, Worcester, . | 5,200 | 7,540 00 | 7,280 00 |
| 21 | Citizens' N'l Bank, Worcester, . | 2,100 | 2,730 00 | 2,625 00 |
| 50 | City Nat'l Bank, Worcester, . | 5,000 | 7,000 00 | 6,300 00 |
| 20 | First Nat'l Bank, Worcester, . | 2,000 | 3,400 00 | 3,300 00 |
| | | \$71,800 | \$87,145 75 | \$90,166 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------|----------------|----------------------------|-------------------|
| Eastern R.R. 6s, | \$5,000 | \$5,850 00 | \$5,200 00 |
| Rutland R.R. 5s, | 1,000 | 970 00 | 860 00* |
| | \$6,000 | \$6,820 00 | \$6,060 00 |

* A legal investment when made.

Total Amount of Loans, with each Specified Rate of Interest

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|--------------|--------------|-------------|--------------|
| \$2,000 00 | 2½ per cent. | \$188,100 00 | 5½ per cent. | \$12,000 00 | 6½ per cent. |
| 7,000 00 | 4 " " | 6,200 00 | 5½ " " | 20,300 00 | 7 " " |
| 2,000 00 | 5 " " | 133,393 00 | 6 " " | 10,000 00 | 7½ " " |
| 61,300 00 | 5½ " " | | | | |

Barre Savings Bank — Concluded.

| | |
|---|------------|
| Amount invested in real estate for banking purposes, | \$1,600 00 |
| Estimated value of the same, | 1,600 00 |
| Assessed value of the same, | 1,575 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 115 30 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 1,200 00 |
| Assessed value of the same, | 1,550 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . 94 | |
| Aggregate amount of the same, | 101,993 00 |
| Total number of loans upon real estate, | 118 |
| Amount of investments from which no income is received, | 4,500 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 26,472 25 |
| Times for the dividends fixed by the by-laws: January 15 and July 15. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | 10,497 89 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 11,033 96 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . 177 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . 127 | |
| Total number of open accounts Oct. 31, 1893, | 1,401 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,535 94 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 89,708 13 |
| Number of same, | 870 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 80,749 90 |
| Number of same, | 702 |
| Date of examination by commissioner: June 1. | |

BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 34.

HIRAM LORING, *President.*

DAVID D. KELLEY, *Treasurer.*

HIRAM D. LORING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HIRAM LORING,

STEPHEN WING,

OBED BAKER, 3d,

PELEG P. AKIN,

DAVID KELLEY,

ELKANAH CROWELL.

Open for business every business day, 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$44,792 85 | Deposits, | \$616,112 55 |
| Bank stock as per schedule, . | 78,638 35 | Guaranty fund, . | 16,338 55 |
| Loans on bank stock, | 950 00 | Profit and loss account, | 1,965 67 |
| Railroad bonds as per schedule, . | 41,150 00 | | |
| Real estate by foreclosure, . . | 8,955 11 | | |
| Loans on real estate, | 249,820 15 | | |
| Loans on personal security, . . | 123,128 20 | | |
| Loans to counties, cities or towns (notes), | 33,000 00 | | |
| Loans on depositors' books, . . | 550 00 | | |
| Deposits in banks, on interest, . | 28,342 37 | | |
| Deposits in banks, not on interest, . | 8,989 03 | | |
| Stock of Sagamore Manufacturing Co.,* | 5,208 28 | | |
| Stock of Border City Manufacturing Co.,* | 5,209 40 | | |
| Cash on hand, | 5,784 93 | | |
| | \$634,416 67 | | \$634,416 67 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Manufacturers' National Bank, Boston, | \$12,650 82 |
| International Trust Company, Boston, | 2,273 08 |
| Maverick National Bank, Boston, | 420 89 |
| First National Bank, Hyannis, | 13,418 47 |
| First National Bank, Yarmouth, | 8,568 14 |

Loans on Bank Stock, amount on each:—

| | |
|--|----------|
| On 13 shares First National Bank, Yarmouth, | \$850 00 |
| On 2 shares Cape Cod National Bank, Harwich, | 100 00 |

Bass River Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|-----------------|----------------------------|--------------------|
| City of Columbus, Ohio, 4s, . . | \$10,000 | \$9,600 00 | \$10,000 00* |
| of Lowell, Mass., 4s, . . | 3,000 | 3,000 00 | 3,000 00 |
| of Providence, R. I., 5s, . . | 10,000 | 11,050 00 | 11,442 85 |
| Town of Beverly, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Clinton, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Spencer, Mass., 4s, . . | 10,000 | 10,000 00 | 10,350 00 |
| | \$43,000 | \$43,650 00 | \$44,792 85 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|----------------------------------|-----------------|----------------------------|--------------------|
| 30 | Atlas National Bank, Boston, | \$3,000 | \$3,057 50 | \$3,660 00 |
| 30 | Boston National Bank, Boston, | 3,000 | 2,775 00 | 3,270 00 |
| 8 | Blackstone Nat'l B'k, Boston, . | 800 | 720 00 | 800 00 |
| 63 | Everett Nat'l Bank, Boston, . | 6,300 | 5,544 00 | 6,615 00 |
| 21 | National Eagle Bank, Boston, | 2,100 | 1,085 00 | 2,205 00 |
| 50 | Nat'l Exchange B'k, Boston, . | 5,000 | 5,900 00 | 5,927 00 |
| 55 | Faneuil Hall N'l B'k, Boston, . | 5,500 | 6,600 00 | 6,765 00 |
| 50 | Manufacturers' N'l B'k, Boston, | 5,000 | 4,875 00 | 5,241 80 |
| 13 | Market National Bank, Boston, | 1,300 | 1,196 00 | 1,300 00 |
| 56 | Merchants' Nat'l B'k, Boston, . | 5,600 | 8,008 00 | 7,280 00 |
| 7 | Old Boston Nat'l B'k, Boston, . | 700 | 693 00 | 756 00 |
| 25 | Second Nat'l Bank, Boston, . | 2,500 | 4,525 00 | 3,258 00 |
| 15 | State National Bank, Boston, . | 1,500 | 1,535 62 | 1,770 00 |
| 10 | Suffolk National Bank, Boston, | 1,000 | 965 00 | 1,000 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,100 00 | 6,500 00 |
| 50 | N'l B'k of the Republic, Boston, | 5,000 | 7,300 00 | 5,749 88 |
| 73 | Tremont Nat'l Bank, Boston, . | 7,300 | 6,935 00 | 7,780 00 |
| 25 | Shawmut Nat'l Bank, Boston, . | 2,500 | 2,800 00 | 2,750 00 |
| 20 | Citizens' N'l B'k, New Bedford, | 2,000 | 2,600 00 | 2,000 00 |
| 24 | First Nat'l B'k, New Bedford, | 2,400 | 3,396 00 | 2,400 00 |
| 12 | First Nat'l Bank, Yarmouth, . | 1,200 | 1,620 00 | 1,508 67 |
| | | \$68,700 | \$78,230 12 | \$78,536 35 |

Bass River Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|-------------------------|--------------------|
| Fitchburg R.R. 4s, | \$20,000 | \$19,400 00 | \$20,600 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,000 00 | 5,000 00 |
| New Bedford R.R. 7s, | 3,000 | 3,030 00 | 3,000 00 |
| Old Colony R.R. 6s, | 3,000 | 3,045 00 | 3,000 00 |
| Old Colony R.R. 7s | 4,000 | 4,020 00 | 4,000 00 |
| Vermont and Massachusetts R.R. 5s, | 5,000 | 5,250 00 | 5,550 00 |
| | \$40,000 | \$39,745 00 | \$41,150 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|-------------|-------------|--------------|
| \$13,418 47 | 2½ per cent. | \$93,600 00 | 5 per cent. | \$12,000 00 | 6½ per cent. |
| 14,923 90 | 3 “ | 12,500 00 | 6½ “ | 5,661 00 | 7 “ |
| 13,300 00 | 4½ “ | 77,674 10 | 8½ “ | 50 00 | 8 “ |
| 18,000 00 | 4½ “ | 169,691 16 | 6 “ | 72 10 | 10 “ |
| 5,000 00 | 4½ “ | | | | |

| | |
|---|------------|
| Value by books, of real estate held or owned by foreclosure or otherwise, | \$8,955 11 |
| Assessed value of the same, | 9,850 00 |
| Net income received from same during year ending Oct. 31, 1893, | 135 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 292 |
| Aggregate amount of the same, | 174,626 90 |
| Total number of loans upon real estate, | 224 |
| Amount of investments from which no income is received, | 26,500 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 29,357 81 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 12,447 06 |
| year ending Oct. 31, 1893, } 2 per cent., { | 11,870 09 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 234 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 281 |
| Total number of open accounts Oct. 31, 1893, | 2,076 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,872 29 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 91,969 71 |
| Number of same, | 938 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 137,328 65 |
| Number of same, | 1,320 |
| Date of examination by commissioner: July 8. | |

BELMONT SAVINGS BANK—BELMONT.

Incorporated March 5, 1885. Present number of corporators, 46.

J. VARNUM FLETCHER, *President.*

WINTHROP L. CHENERY, *Treasurer.*

THOMAS W. DAVIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. VARNUM FLETCHER,

THOMAS D. BLAKE,

GUSTAVUS C. HOLT,

FREDERIC DODGE,

J. LUCIUS ELLIS.

Open for business Wednesdays, 4 to 6 and 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$6,000 00 | Deposits, | \$100,197 12 |
| Bank stock as per schedule, . | 6,125 37 | Guaranty fund, . | 1,000 00 |
| Loan on bank stock, | 5,000 00 | Interest account, . | 1,441 07 |
| Railroad bonds as per schedule, | 15,000 00 | Profit and loss ac- | |
| Loans on real estate, | 67,328 00 | count, | 202 63 |
| Loans on personal security, . | 950 00 | | |
| Deposit in bank, on interest, . | 2,081 52 | | |
| Cash on hand, | 355 93 | | |
| | \$102,840 82 | | \$102,840 82 |

Cash on Deposit in Bank:—

Faneull Hall National Bank, Boston, \$2,081 52

Loan on Bank Stock:—

On 63 shares Traders' National Bank, Boston, \$5,000 00

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|----------------|----------------------------|-------------------|
| City of Chicago, Ill., 4s, | \$5,000 | \$5,000 00 | \$5,000 00 |
| Town of Winchester, Mass., 4s, . | 1,000 | 1,000 00 | 1,000 00 |
| | \$6,000 | \$6,000 00 | \$6,000 00 |

Belmont Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---------------------------------|------------|-------------------------|------------------|
| 4 | Blackstone Nat'l Bank, Boston, | \$400 | \$360 00 | \$425 00 |
| 16 | Faneuil Hall N'l Bank, Boston, | 1,600 | 1,920 00 | 2,189 50 |
| 3 | Freeman's Nat'l Bank, Boston, | 300 | 300 00 | 319 50 |
| 10 | Howard Nat'l Bank, Boston, . | 1,000 | 990 00 | 1,120 00 |
| 3 | N'l Hide & Leather B'k, Boston, | 300 | 316 50 | 361 50 |
| 2 | Nat'l Webster Bank, Boston, . | 200 | 183 00 | 214 25 |
| 5 | South End Nat'l Bank, Boston, | 500 | 425 00 | 500 00 |
| 10 | Third National Bank, Boston, | 1,000 | 870 00 | 995 62 |
| | | \$5,800 | \$5,364 50 | \$6,125 37 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$1,000 | \$980 00 | \$1,000 00 |
| Concord & Montreal R.R. 4s, . . . | 4,000 | 3,960 00 | 4,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,200 00 | 5,000 00 |
| Maine Central R.R. 4½s, | 3,000 | 3,075 00 | 3,000 00 |
| Upper Coos R.R. 4½s, | 2,000 | 2,000 00 | 2,000 00 |
| | \$15,000 | \$15,215 00 | \$15,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|------------|--------------|-------------|-------------|
| \$2,061 52 | 3 per cent. | \$9,300 00 | 5½ per cent. | \$46,978 00 | 6 per cent. |
| 17,000 00 | 5 " | | | | |

Number of loans which are of an amount not exceeding \$3,000 each, . 50
 Aggregate amount of the same, \$59,878 00
 Total number of loans upon real estate, 46
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 4,868 93
 Times for the dividends fixed by the by-laws: third Wednesday in January
 and July.

Belmont Savings Bank — Concluded.

| | | |
|---|----------------|------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$1,667 81 |
| year ending Oct. 31, 1893, | 2 per cent., { | 1,818 94 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 81 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 25 | |
| Total number of open accounts Oct. 31, 1893, | 526 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 514 04 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 26,200 45 |
| Number of same, | 519 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 17,784 78 |
| Number of same, | 210 | |
| Date of examination by commissioner: January 4. | | |

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

Incorporated Feb. 1, 1871. Present number of corporators, 39.

DAVIS THAYER, Jr., *President.*

CHARLES W. STEWART, *Treasurer.*

CHARLES W. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS THAYER, Jr.,

JAMES M. FREEMAN,

JAMES P. RAY,

A. H. MORSE,

JOSEPH G. RAY,

E. P. CHAPMAN,

C. J. MCKENZIE.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|-------------------------|---------------------|
| Public funds as per schedule, . . . | \$1,815 00 | Deposits, . . . | \$459,141 93 |
| Loans on public funds, . . . | 2,000 00 | Guaranty fund, . . . | 21,075 89 |
| Bank stock as per schedule, . . . | 45,568 77 | Interest account, . . . | 17,475 10 |
| Loans on bank stock, . . . | 40,000 00 | | |
| Railroad bonds as per schedule, . . . | 10,075 00 | | |
| Loan on railroad bonds, . . . | 8,000 00 | | |
| Real estate by foreclosure, . . . | 11,283 15 | | |
| Loans on real estate, . . . | 196,257 50 | | |
| Loans on personal security, . . . | 164,540 25 | | |
| Deposits in banks, on interest, . . . | 12,343 52 | | |
| Deposits in banks, not on interest, . . . | 1,001 25 | | |
| Expense account, . . . | 628 25 | | |
| Furniture, . . . | 968 68 | | |
| Cash on hand, . . . | 3,233 55 | | |
| | \$497,692 92 | | \$497,692 92 |

Cash on Deposit in Banks, amount in each : —

| | |
|--|----------|
| Franklin National Bank, Franklin, | \$982 51 |
| Maverick National Bank, Boston, | 18 74 |
| Traders' National Bank, Boston, | 3,892 64 |
| International Trust Company, Boston, | 8,450 88 |

Loans on Public Funds, amount on each : —

| | |
|--|----------|
| On \$500 United States 4s, | \$500 00 |
| On \$1,000 Portland, Me., bonds, | 1,500 00 |
| On \$1,000 Belfast, Me., bonds,* | |

* Legal security has been substituted.

Benjamin Franklin Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

| | |
|---|-------------|
| On 200 shares Fourth National Bank, Boston, | \$20,000 00 |
| On 125 shares Traders' National Bank, Boston, | 10,000 00 |
| On 23 shares First National Bank, Portsmouth, N. H., | |
| On 50 shares Mechanics and Traders' National Bank, Portsmouth, N. H., | 10,000 00 |
| On 4 shares New Hampshire National Bank, Portsmouth, N. H., | |
| On 30 shares Second National Bank, Fall River, | |
| On 10 shares Pocasset National Bank, Fall River, | |
| On 5 shares National Union Bank, Fall River, | |

Loan on Railroad Bonds:—

| | |
|--|------------|
| On \$8,000 Boston & Maine R.R. 4s, | \$8,000 00 |
|--|------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|----------------------------|------------------|
| City of Bath, Me., 6s, | \$2,000 | \$2,100 00 | \$1,815 00* |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|----------------------------------|------------|----------------------------|------------------|
| 14 | Columbian Nat'l B'k, Boston, . | \$1,400 | \$1,400 00 | \$1,845 00 |
| 5 | Continental Nat'l B'k, Boston, . | 500 | 573 75 | 620 00 |
| 27 | N'l B'k of Commerce, Boston, . | 2,700 | 3,186 00 | 3,456 00 |
| 70 | Eliot National Bank, Boston, . | 7,000 | 8,085 00 | 8,887 50 |
| 30 | Hamilton Nat'l B'k, Boston, . | 3,000 | 3,420 00 | 3,790 00 |
| 25 | Howard Nat'l Bank, Boston, . | 2,500 | 2,475 00 | 2,902 50 |
| 9 | N'l Hide & Leather B'k, Boston, | 900 | 949 50 | 1,032 75 |
| 10 | Market Nat'l Bank, Boston, . | 1,000 | 920 00 | 1,100 00 |
| 15 | N'l B'k of No America, Boston, | 1,500 | 1,578 75 | 1,680 00 |
| 16 | National Revere Bank, Boston, | 1,600 | 1,600 00 | 1,776 00 |
| 8 | Shoe & Leather N'l B'k, Boston, | 800 | 720 00 | 1,137 00 |
| 31 | Tremont Nat'l Bank, Boston, . | 3,100 | 2,945 00 | 3,902 37 |
| 23 | Washington Nat'l B'k, Boston, | 2,300 | 2,300 00 | 3,266 00 |
| 75 | Franklin Nat'l Bank, Franklin, | 7,500 | 8,250 00 | 8,932 65 |
| 12 | Wrentham N'l B'k, Wrentham, | 840 | 960 00 | 1,239 00 |
| | | \$36,640 | \$39,363 00 | \$45,566 77 |

Benjamin Franklin Savings Bank—Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------|------------|-------------------------|------------------|
| Fitchburg R.R. 4½s, | \$10,000 | \$10,000 00 | \$10,075 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|--------------|-------------|
| \$12,343 52 | 3 per cent. | \$22,500 00 | 5½ per cent. | \$191,837 75 | 6 per cent. |
| 53,460 00 | 5 " " | 20,000 00 | 5½ " " | 118,000 00 | 7 " " |
| 5,000 00 | 5½ " " | | | | |

| | |
|---|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$11,263 15 |
| Assessed value of the same, | 13,413 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 173 36 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . | 265 |
| Aggregate amount of the same, | 180,697.75 |
| Total number of loans upon real estate, | 216 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 26,335 67 |
| Times for the dividends fixed by the by-laws: first Monday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 8,206 20 |
| year ending Oct. 31, 1893, } 2 per cent., { | 8,647 30 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 274 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 194 |
| Total number of open accounts Oct. 31, 1893, | 1,955 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,760 89 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 102,972.89 |
| Number of same, | 1,705 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 99,929 97 |
| Number of same, | 1,240 |
| Date of examination by commissioner: January 20. | |

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 41.

JOSEPH TUCKER, President.

ROBERT W. ADAM, Treasurer.

WILLIAM L. ADAM, Clerk of the Corporation.

Names of committee charged with the investment of its funds:

JABEZ L. PECK,

ROBERT W. ADAM,

WILLIAM H. SLOAN,

CHARLES W. KELLOGG,

ALEXANDER KENNEDY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$876,500 00 | Deposits, | \$3,103,201 15 |
| Loans on public funds, . . . | 15,000 00 | Guaranty fund, . . | 110,000 00 |
| Bank stock as per schedule, . | 180,800 00 | Profit and loss account, | 27,786 53 |
| Loans on bank stock, | 24,300 00 | | |
| Railroad bonds as per schedule, . | 121,000 00 | | |
| Loans on railroad stock, . . . | 3,200 00 | | |
| Real estate by foreclosure, . . | 1,000 00 | | |
| Loans on real estate, | 1,614,167 00 | | |
| Loans on personal security, . . | 278,450 00 | | |
| Loans to counties cities or towns (notes), | 84,950 00 | | |
| Deposit in bank, on interest, . . | 20,667 12 | | |
| Deposits in banks, not on interest, . | 16,347 27 | | |
| Expense account, | 2,749 42 | | |
| Cash on hand, | 1,856 87 | | |
| | \$3,240,987 68 | | \$3,240,987 68 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Agricultural National Bank, Pittsfield, | \$7,180 95 |
| Pittsfield National Bank, Pittsfield, | 7,584 52 |
| Third National Bank, Pittsfield, | 1,581 80 |
| National Revere Bank, Boston, | 20,667 12 |

Loans on Public Funds, amount on each:—

| | |
|--|------------|
| On \$5,000 United States 4s, | \$5,000 00 |
| On \$18,000 Town of Pittsfield note, | 10,000 00 |
| On 12 shares Pittsfield National Bank, | |

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 20 shares Agricultural National Bank, Pittsfield, | \$1,000 00 |
| On 40 shares Housatonic National Bank, Stockbridge, | 1,800 00 |

Berkshire County Savings Bank—Continued.

| | |
|--|----------|
| On 10 shares Pittsfield National Bank, Pittsfield, | \$800 00 |
| On 12 shares Pittsfield National Bank, Pittsfield, | 1,200 00 |
| On 24 shares Pittsfield National Bank, Pittsfield, | 2,400 00 |
| On 13 shares Pittsfield National Bank, Pittsfield, | 1,300 00 |
| On 20 shares Pittsfield National Bank, Pittsfield, | 1,500 00 |
| On 20 shares Pittsfield National Bank, Pittsfield, | 2,000 00 |
| On 30 shares Pittsfield National Bank, Pittsfield, | 1,300 00 |
| On 30 shares Pittsfield National Bank, Pittsfield, | 2,000 00 |
| On 20 shares Third National Bank, Pittsfield, | 2,000 00 |
| On 60 shares Third National Bank, Pittsfield, | 6,000 00 |
| On 5 shares Third National Bank, Pittsfield, | 500 00 |
| On 5 shares Third National Bank, Pittsfield, | 500 00 |

Loans on Railroad Stock, amount on each :—

| | |
|--|------------|
| On 21 shares Boston & Albany R.R., | \$1,800 00 |
| On 12 shares Boston & Albany R.R., | 1,200 00 |
| On 6 shares New York, New Haven & Hartford R.R., | 200 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|----------------------------|---------------------|
| Town of Braintree, Mass., 4s, | \$22,000 | \$22,000 00 | \$22,000 00 |
| of Framingham, Mass., 4s, | 18,000 | 18,000 00 | 18,000 00 |
| of Marlborough, Mass., 4s, | 75,000 | 75,000 00 | 75,000 00 |
| of Southbridge, Mass., 4s, | 30,000 | 30,000 00 | 30,000 00 |
| of Spencer, Mass., 4s, | 35,000 | 35,000 00 | 35,000 00 |
| of West Hartford, Conn., 4s, | 18,000 | 18,000 00 | 18,000 00 |
| City of Bath, Me., 6s, | 12,000 | 12,480 00 | 12,000 00* |
| of Boston, Mass., 3½s, | 65,000 | 61,100 00 | 65,000 00 |
| of Boston, Mass., 4s, | 42,000 | 42,420 00 | 42,000 00 |
| of Chicago, Ill., 4s, | 75,000 | 72,750 00 | 75,000 00 |
| of Columbus, Ohio, 4s, | 50,000 | 48,000 00 | 50,000 00* |
| of Dayton, Ohio, 4s, | 90,000 | 86,600 00 | 90,000 00* |
| of East Providence, R. I., 5s, | 17,500 | 17,850 00 | 17,500 00 |
| of Keene, N. H., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Lowell, Mass., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Lynn, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Milwaukee, Wis., 7s, | 5,000 | 5,150 00 | 5,000 00 |
| of New Bedford, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Pawtucket, R. I., 5s, | 20,000 | 20,600 00 | 20,000 00 |
| of Peoria, Ill., 4s, | 15,000 | 14,700 00 | 15,000 00 |
| of Pittsfield, Mass., 4s, | 45,000 | 45,000 00 | 45,000 00 |
| of Springfield, Ohio, 6s, | 25,000 | 26,500 00 | 25,000 00 |
| of Taunton, Mass., 4s, | 27,000 | 27,000 00 | 27,000 00 |
| State of New Hampshire 6s, | 10,000 | 11,000 00 | 10,000 00 |
| City of Newton, Mass., 4s, | 30,000 | 30,000 00 | 30,000 00 |
| of Peoria, Ill., 5s, | 30,000 | 30,600 00 | 30,000 00 |
| | \$876,500 | \$869,750 00 | \$876,500 00 |

* Legal investments when made.

Berkshire County Savings Bank — Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------------|-------------------------|---------------------|
| 45 | Atlantic Nat'l Bank, Boston, . | \$4,500 | \$5,625 00 | \$4,500 00 |
| 109 | Atlas Nat'l Bank, Boston, . | 10,900 | 12,562 00 | 10,900 00 |
| 41 | Blackstone N'l Bank, Boston, . | 4,100 | 3,792 00 | 4,100 00 |
| 100 | Boston Nat'l Bank, Boston, . | 10,000 | 9,250 00 | 10,000 00 |
| 32 | Howard Nat'l Bank, Boston, . | 3,200 | 3,068 00 | 3,200 00 |
| 125 | Merchants' N'l Bank, Boston, . | 12,500 | 17,875 00 | 12,500 00 |
| 100 | N'l B'k of the Republic, Boston, . | 10,000 | 14,600 00 | 10,000 00 |
| 60 | N'l B'k of Commerce, Boston, . | 6,000 | 7,080 00 | 6,000 00 |
| 80 | National Eagle Bank, Boston, . | 8,000 | 6,800 00 | 8,000 00 |
| 25 | N'l Hide & Leather B'k, Boston, . | 2,500 | 2,637 00 | 2,500 00 |
| 120 | Nat'l Revere Bank, Boston, . | 12,000 | 12,000 00 | 12,000 00 |
| 80 | Nat'l Webster Bank, Boston, . | 8,000 | 7,200 00 | 8,000 00 |
| 105 | New England N'l B'k, Boston, . | 10,500 | 16,511 00 | 10,500 00 |
| 35 | North Nat'l Bank, Boston, . | 3,500 | 3,815 00 | 3,500 00 |
| 70 | Second Nat'l Bank, Boston, . | 7,000 | 12,670 00 | 7,000 00 |
| 20 | Shawmut Nat'l Bank, Boston, . | 2,000 | 2,240 00 | 2,000 00 |
| 57 | First National Bank, Boston, . | 5,700 | 13,110 00 | 5,700 00 |
| 100 | National Bank of the Commonwealth, Boston, . | 10,000 | 12,825 00 | 10,000 00 |
| 70 | First National Bank, Chicopee, . | 7,000 | 9,800 00 | 7,000 00 |
| 20 | Hadley Falls N'l B'k, Holyoke, . | 2,000 | 3,100 00 | 2,000 00 |
| 70 | Lee National Bank, Lee, . | 7,000 | 9,450 00 | 7,000 00 |
| 11 | Adams Nat'l Bank, No. Adams, . | 1,100 | 1,320 00 | 1,100 00 |
| 35 | Agricultural N'l B'k, Pittsfield, . | 3,500 | 7,750 00 | 3,500 00 |
| 101 | Pittsfield Nat'l Bank, Pittsfield, . | 10,100 | 13,130 00 | 10,100 00 |
| 10 | Agawam N'l B'k, Springfield, . | 1,000 | 1,000 00 | 1,000 00 |
| 50 | Chapin N'l Bank, Springfield, . | 5,000 | 7,500 00 | 5,000 00 |
| 22 | Chicopee N'l B'k, Springfield, . | 2,200 | 3,850 00 | 2,200 00 |
| 20 | First Nat'l Bank, Springfield, . | 2,000 | 2,200 00 | 2,000 00 |
| 25 | John Hancock National Bank, Springfield, . | 2,500 | 3,125 00 | 2,500 00 |
| 10 | Housatonic National Bank, Stockbridge, . | 1,000 | 1,600 00 | 1,000 00 |
| 10 | Third Nat'l Bank, Pittsfield, . | 1,000 | 2,000 00 | 1,000 00 |
| 50 | Springfield N'l B'k, Springfield, . | 5,000 | 6,250 00 | 5,000 00 |
| | | \$180,800 | \$235,735 00 | \$180,800 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$50,000 | \$49,000 00 | \$50,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, . . . | 11,000 | 11,550 00 | 11,000 00 |
| Concord & Montreal R.R. 4s, . . . | 25,000 | 24,500 00 | 25,000 00 |

Berkshire County Savings Bank — Concluded.*Detailed Statement of Railroad Bonds — Concluded.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Vermont & Massachusetts R.R. 5s. . | \$25,000 | \$26,250 00 | \$25,000 00 |
| Worcester & Nashua & Rochester R.R. 4s. | 10,000 | 9,800 00 | 10,000 00 |
| | \$121,000 | \$121,100 00 | \$121,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------------------|---------------------|------------------------------|---------------------|------------|-------------|
| \$20,667 12 54,950 00 | 2½ per cent. 4 " | \$130,000 00 1,832,617 00 | 4½ per cent. 5 " | \$2,500 00 | 6 per cent. |

| | |
|--|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$1,000 00 |
| Assessed value of the same, | 1,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 14 95 |
| Number of loans which are of an amount not exceeding \$3,000 each, 635 | |
| Aggregate amount of the same, | 735,407 00 |
| Total number of loans upon real estate, | 722 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 150,939 00 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 57,654 36 |
| year ending Oct. 31, 1893, } 2 per cent., { | 60,618 77 |
| Number of accounts opened during the year ending Oct. 31, 1893, . 1,740 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . 1,599 | |
| Total number of open accounts Oct. 31, 1893, | 10,118 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (ex- clusive of taxes), | 9,154 21 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 686,266 00 |
| Number of same, | 9,518 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 744,492 66 |
| Number of same, | 7,493 |
| Date of examination by commissioner: September 26. | |

BEVERLY SAVINGS BANK—BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 41.

ROBERT R. ENDICOTT, President.

CHAS. H. KILHAM, Treasurer.

CHAS. H. KILHAM, Clerk of the Corporation.

Names of committee charged with the investment of its funds:

ROBERT R. ENDICOTT,

AUGUSTUS N. CLARK,

SAMUEL J. FOSTER,

GEORGE BUTMAN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . . | \$35,000 00 | Deposits, | \$1,610,336 80 |
| Bank stock as per schedule, . . | 216,610 00 | Guaranty fund, . . | 41,860 29 |
| Loans on bank stock, | 28,400 00 | Interest account, . . | 2,879 12 |
| Railroad bonds as per schedule, . | 33,000 00 | Profit and loss account, | 2,136 54 |
| Loan on railroad bonds, | 15,000 00 | | |
| Loan on railroad stock, | 25,000 00 | | |
| Railroad notes, | 25,000 00 | | |
| Real estate (for banking purposes), | 20,000 00 | | |
| Real estate by foreclosure, | 6,496 40 | | |
| Loans on real estate, | 599,149 64 | | |
| Loans on personal security, | 566,671 67* | | |
| Loans to counties, cities or towns (notes), | 57,700 00 | | |
| Loans on depositors' books, | 50 00 | | |
| Deposit in bank, not on interest, . | 27,991 40 | | |
| Expense account, | 163 16 | | |
| Taxes paid, | 491 40 | | |
| Cash on hand, | 489 08 | | |
| | \$1,657,212 75 | | \$1,657,212 75 |

Cash on Deposit in Bank:—

Beverly National Bank, Beverly, \$27,991 40

Loans on Bank Stock, amount on each:—

| | |
|---|-------------|
| On 270 shares Traders' National Bank, Boston, | \$19,000 00 |
| On 25 shares Beverly National Bank, Beverly, | 2,500 00 |
| On 21 shares Beverly National Bank, Beverly, | 2,000 00 |
| On 15 shares Beverly National Bank, Beverly, | 2,500 00 |
| On 10 shares Gloucester Safe Deposit and Trust Company, Gloucester, | 2,500 00 |
| On 24 shares First National Bank, Salem, | 2,400 00 |

* This amount was reduced within the legal limit Nov. 1, 1893.

Beverly Savings Bank—Continued.**Loan on Railroad Bonds:—**

On \$16,000 Boston & Maine R.R., 4s, \$15,000 00

Loan on Railroad Stock:—

On 100 shares Boston & Maine R.R., } \$25,000 00
 On 100 shares Concord & Montreal R.R.,* }

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------|----------------------------|------------------|
| Town of Beverly, Mass., 4s, | \$35,000 | \$35,000 | \$35,000 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | * Amount Invested. |
|-------------------|--|------------|----------------------------|-----------------------|
| 200 | Beverly Nat'l Bank, Beverly, | \$20,000 | \$28,000 00 | \$20,000 00 |
| 100 | Atlas National Bank, Boston, . | 10,000 | 11,525 00 | 10,000 00 |
| 100 | Blackstone N'l Bank, Boston, | 10,000 | 9,025 00 | 10,000 00 |
| 100 | National City Bank, Boston, . | 10,000 | 8,500 00 | 10,000 00 |
| 58 | Continental N'l Bank, Boston, | 5,800 | 6,656 10 | 5,800 00 |
| 75 | National Eagle Bank, Boston, | 7,500 | 6,375 00 | 7,500 00 |
| 30 | Nat'l Exchange Bank, Boston, | 3,000 | 3,540 00 | 3,000 00 |
| *75 | Freeman's Nat'l Bank, Boston, | 7,500 | 7,125 00 | 7,500 00 |
| 20 | Globe National Bank, Boston, | 2,000 | 1,842 50 | 2,000 00 |
| 57 | Hamilton Nat'l Bank, Boston, | 5,700 | 6,498 00 | 5,700 00 |
| 73 | Nat'l Hide & Leather Bank, Boston, | 7,300 | 7,701 50 | 7,300 00 |
| 80 | Howard Nat'l Bank, Boston, . | 8,000 | 7,920 00 | 8,000 00 |
| 100 | Massachusetts N'l B'k, Boston, | 10,000 | 9,250 00 | 10,000 00 |
| 20 | Merchants' N'l Bank, Boston, | 2,000 | 2,860 00 | 2,000 00 |
| 20 | New England N'l B'k, Boston, | 2,000 | 3,145 00 | 2,000 00 |
| 50 | North National Bank, Boston, | 5,000 | 5,450 00 | 5,000 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,100 00 | 5,000 00 |
| 61 | Nat'l Bank of the Republic, Boston, | 6,100 | 8,906 00 | 6,100 00 |
| 50 | Nat'l Revere Bank, Boston, . | 5,000 | 5,000 00 | 5,000 00 |
| 50 | Shawmut Nat'l Bank, Boston, . | 5,000 | 5,600 00 | 5,000 00 |
| 50 | Shoe & Leather Nat'l Bank, Boston, | 5,000 | 4,500 00 | 5,000 00 |
| 100 | Suffolk Nat'l Bank, Boston, . | 10,000 | 9,650 00 | 10,000 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,750 00 | 5,000 00 |
| 50 | Nat'l Webster Bank, Boston, . | 5,000 | 4,500 00 | 5,000 00 |
| 60 | Winthrop Nat'l Bank, Boston, | 6,000 | 6,960 00 | 6,000 00 |
| 50 | First National Bank, Lynn, . | 5,000 | 7,000 00 | 5,000 00 |

* Legal collateral has been substituted.

Beverly Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|-------------------------------|------------|-------------------------|------------------|
| 18 | Nat'l Grand B'k, Marblehead, | \$1,800 | \$2,070 00 | \$1,800 00 |
| 177 | Asiatic Nat'l Bank, Salem, . | 5,310 | 5,310 00 | 5,310 00 |
| 87 | Nat'l Exchange Bank, Salem, | 8,700 | 8,700 00 | 8,700 00 |
| 71 | First National Bank, Salem, . | 7,100 | 7,810 00 | 7,100 00 |
| 67 | Mercantile Nat'l Bank, Salem, | 6,700 | 7,370 00 | 6,700 00 |
| 28 | Merchants' Nat'l Bank, Salem, | 1,400 | 1,680 00 | 1,400 00 |
| 60 | Naumkeag Nat'l Bank, Salem, | 6,000 | 7,500 00 | 6,000 00 |
| 67 | Salem National Bank, Salem, . | 6,700 | 8,375 00 | 6,700 00 |
| | | \$216,610 | \$237,194 10 | \$216,610 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|-------------------------|------------------|
| Boston & Lowell R.R. 5s, . . . | \$11,000 | \$11,330 00 | \$11,000 00 |
| Eastern R.R. 6s, | 2,000 | 2,340 00 | 2,000 00 |
| Fitchburg R.R. 4½s, | 10,000 | 10,000 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 10,000 | 10,300 00 | 10,000 00 |
| | \$33,000 | \$33,970 00 | \$33,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|--------------|--------------|-------------|--------------|
| \$246 67 | 0 per cent. | \$160,000 00 | 5½ per cent. | \$35,000 00 | 6½ per cent. |
| 25,000 00 | 4½ " | 168,238 47 | 5½ " | 145,000 00 | 7 " |
| 25,000 00 | 4½ " | 484,042 75 | 6 " | 44,000 00 | 8 " |
| 230,443 42 | 5 " | | | | |

| | |
|--|-------------|
| Amount invested in real estate for banking purposes, | \$20,000 00 |
| Estimated value of the same, | 25,000 00 |
| Assessed value of the same, | 26,625 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 387 65 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 6,496 40 |
| Assessed value of the same, | 5,375 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 273 95 |

Beverly Savings Bank — Concluded.

| | | |
|---|------------------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 500 | |
| Aggregate amount of the same, | | \$444,824 31 |
| Total number of loans upon real estate, | 509 | |
| Amount of investments from which no income is received, | | 246 17 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 81,926 43 |
| Times for the dividends fixed by the by-laws: fourth Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | } 2 per cent., { | 29,324 60 |
| | | 30,510 73 |
| Number of accounts opened during the year ending Oct. 31, 1893, | | 746 |
| Number of accounts closed during the year ending Oct. 31, 1893, | | 575 |
| Total number of open accounts Oct. 31, 1893, | | 4,936 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 4,317 61 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 351,476 42 |
| Number of same, | | 3,994 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 319,327 22 |
| Number of same, | | 4,260 |
| Date of examination by commissioner: April 13. | | |

BOSTON FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 56.

ALONZO H. EVANS, *President.*

CURTIS C. NICHOLS, *Treasurer.*

EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALONZO H. EVANS,

EUSTACE C. FITZ,

WILLIAM O. GROVER,

SAMUEL A. CARLETON,

LEANDER BEAL,

A. H. DAVENPORT,

WM. R. DUPRE.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 3 to 5 P.M.,
and 6 to 8 P.M. for deposits only.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|------------------------|-------------------------|------------------------|
| Public funds as per schedule, . | \$2,820,151 50 | Deposits, . . . | \$19,605,071 63 |
| Loans on public funds, . . . | 273,400 00 | Guaranty fund, . . . | 936,461 90 |
| Bank stock as per schedule, . . | 691,900 00 | Interest account, . . . | 38,960 49 |
| Loans on bank stock, . . . | 71,400 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, . | 639,685 00 | count, . . . | 493,197 72 |
| Loans on railroad bonds, . . . | 401,500 00 | Premium account, . . . | 27,835 25 |
| Loan on railroad stock, . . . | 75,000 00 | Suspense account, . . . | 1,072 13 |
| Railroad notes, . . . | 300,000 00 | | |
| Real estate (for banking pur- | | | |
| poses), . . . | 195,000 00 | | |
| Real estate by foreclosure, . . . | 1,300 00 | | |
| Loans on real estate, . . . | 8,918,952 21 | | |
| Loans on personal security, . . . | 5,454,610 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), . . . | 184,500 00 | | |
| Deposits in banks, on interest, . | 994,811 54 | | |
| Expense account, . . . | 634 22 | | |
| Real estate rents and expenses, . | 318 89 | | |
| Cash on hand, . . . | 79,425 76 | | |
| | \$21,102,589 12 | | \$21,102,589 12 |

Cash on Deposit in Banks, amount in each: —

| | |
|--|--------------|
| National Bank of the Commonwealth, Boston, | \$315,125 79 |
| Winthrop National Bank, Boston, | 109,249 05 |
| National Security Bank, Boston, | 157,499 36 |
| North National Bank, Boston, | 176,371 26 |

Boston Five Cents Savings Bank — Continued.

| | |
|--|--------------|
| Blackstone National Bank, Boston, | \$161,712 68 |
| Lincoln National Bank, Boston, | 55,704 16 |
| Mechanics' National Bank, Boston, | 4,149 29 |
| Pyncheon National Bank, Springfield, | 15,000 00 |

Loans on Public Funds, amount on each : —

| | |
|--|------------|
| On \$2,000 United States 4s, | \$2,000 00 |
| On \$2,000 City of Boston, Mass., 5s, | 1,600 00 |
| On \$1,000 City of Providence, R. I., 4½s, | 1,800 00 |
| On \$1,000 City of Newton, Mass., 6s, | |
| On \$2,000 Town of Winthrop, Mass., 5s, | 3,000 00 |
| On \$1,000 Town of Saugus, Mass., 4s, | |
| On \$30,000 City of Worcester, Mass., 4s, | 50,000 00 |
| On \$16,000 City of Chicopee, Mass., 4s, | |
| On \$5,000 City of Quincy, Mass., 4s, | |
| On \$67,000 City of Boston, Mass., 4s, | 100,000 00 |
| On \$29,000 City of Milwaukee, Wis., 5s, | |
| On \$4,000 City of Cleveland, Ohio, 5s, | |
| On \$15,000 City of Dover, N. H., 4s, | 14,000 00 |
| On \$51,000 City of Providence, R. I., 4s, | 50,000 00 |
| On \$41,000 City of Taunton, Mass., 4s, | 50,000 00 |
| On \$5,000 City of Boston, Mass., 5s, | |
| On \$2,000 City of Boston, Mass., 3½s, | |
| On \$1,000 City of Somerville, Mass., 4s, | |
| On \$1,000 City of Providence, R. I., 5s, | |
| On \$1,000 District of Columbia 6s, | 1,000 00 |
| On \$1,000 City of Boston, Mass., 5s, | |

Loans on Bank Stock, amount on each : —

| | |
|---|------------|
| On 25 shares First National Bank, South Weymouth, | \$2,200 00 |
| On 15 shares First National Bank, Woburn, | 1,500 00 |
| On 62 shares National Security Bank, Boston, | 6,200 00 |
| On 120 shares Freeman's National Bank, Boston, | 12,000 00 |
| On 15 shares Wachusett National Bank, Fitchburg, | |
| On 80 shares Freeman's National Bank, Boston, | 6,000 00 |
| On 50 shares Home National Bank, Brockton, | 5,000 00 |
| On 303 shares Continental National Bank, Boston, | 25,000 00 |
| On 200 shares National City Bank, Boston, | 13,500 00 |

Loans on Railroad Bonds, amount on each : —

| | |
|--|------------|
| On \$1,500 Maine Central R.R. 7s, | \$1,500 00 |
| On \$150,000 Boston & Maine R.R. 4s, | 150,000 00 |
| On \$106,000 Concord & Montreal R.R. 4s, | 100,000 00 |
| On \$102,000 Boston & Maine R.R. 4s, | 100,000 00 |
| On \$53,000 Concord & Montreal R.R. 4s, | 50,000 00 |

Loan on Railroad Stock : —

| | |
|--|-------------|
| On 750 shares Boston & Maine R.R., | \$75,000 00 |
|--|-------------|

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|----------------|----------------------------|------------------|
| Town of Beverly, Mass., 4s, . | \$21,000 00 | \$21,000 00 | \$21,000 00 |
| of Brookline, Mass., 5s, . | 50,000 00 | 50,250 00 | 50,000 00 |
| of Danvers, Mass., 5s, . | 63,000 00 | 63,945 00 | 63,000 00 |
| of No. Attleboro', Mass., 4s, . | 72,000 00 | 72,000 00 | 72,000 00 |
| of No. Easton, Mass., 4s, . | 47,000 00 | 47,000 00 | 47,000 00 |
| of Spencer, Mass., 4s, . | 5,000 00 | 5,000 00 | 5,000 00 |
| City of Biddeford, Me., 4s, . | 50,000 00 | 50,000 00 | 50,000 00 |
| of Boston, Mass., 3½s, . | 624,000 00 | 624,000 00 | 624,000 00 |
| of Boston, Mass., 4s, . | 240,000 00 | 240,000 00 | 240,000 00 |
| of Boston, Mass., 5s, . | 206,151 50 | 212,712 62 | 206,151 50 |
| of Boston, Mass., 6s, . | 150,000 00 | 150,000 00 | 150,000 00 |
| of Cleveland, Ohio, 4½s, . | 180,000 00 | 180,500 00 | 180,000 00 |
| of Cleveland, Ohio, 5s, . | 200,000 00 | 204,000 00 | 200,000 00 |
| of Cleveland, Ohio, 6s, . | 24,000 00 | 24,120 00 | 24,000 00 |
| of Cleveland, Ohio, 7s, . | 5,000 00 | 5,075 00 | 5,000 00 |
| of Chicago, Ill., 7s, . | 5,000 00 | 5,550 00 | 5,000 00 |
| of Columbus, Ohio, 4s, . | 70,000 00 | 70,000 00 | 70,000 00* |
| of Dayton, Ohio, 6s, . | 10,000 00 | 10,100 00 | 10,000 00* |
| of Detroit, Mich., 7s, . | 21,000 00 | 24,150 00 | 21,000 00 |
| of East Saginaw, Mich., 5s, . | 8,000 00 | 8,000 00 | 8,000 00 |
| of Fort Wayne, Ind., 6s, . | 12,000 00 | 12,180 00 | 12,000 00 |
| of Keene, N. H., 4s, . | 100,000 00 | 100,000 00 | 100,000 00 |
| of Malden, Mass., 4s, . | 10,000 00 | 10,000 00 | 10,000 00 |
| of Milwaukee, Wis., 4s, . | 79,000 00 | 79,000 00 | 79,000 00 |
| of Norwich, Conn., 4s, . | 60,000 00 | 60,000 00 | 60,000 00 |
| of Milwaukee, Wis., 5s, . | 145,000 00 | 151,525 00 | 145,000 00 |
| of Salem, Mass., 5s, . | 100,000 00 | 102,000 00 | 100,000 00 |
| County of Carroll, N. H., 4s, . | 40,000 00 | 40,000 00 | 40,000 00 |
| Commonwealth of Mass. 3s, . | 80,000 00 | 80,000 00 | 80,000 00 |
| District of Columbia 5s, . | 65,000 00 | 65,325 00 | 65,000 00 |
| City of Somerville, Mass., 5s, . | 78,000 00 | 78,540 00 | 78,000 00 |
| | \$2,820,151 50 | \$2,845,972 62 | \$2,820,151 50 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--------------------------------|------------|----------------------------|------------------|
| 250 | Atlas National Bank, Boston, | \$25,000 | \$28,500 00 | \$25,000 00 |
| 411 | Blackstone Nat'l Bank, Boston, | 41,100 | 36,168 00 | 41,100 00 |
| 150 | Boston National Bank, Boston, | 15,000 | 13,500 00 | 15,000 00 |
| 130 | Boylston Nat'l Bank, Boston, . | 13,000 | 16,510 00 | 13,000 00 |
| 202 | National City Bank, Boston, . | 20,200 | 16,968 00 | 20,200 00 |

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------|-------------------------|------------------|
| 168 | N'l Bank of Commerce, Boston, | \$16,800 | \$18,816 00 | \$16,800 00 |
| 100 | Continental N'l Bank, Boston, | 10,000 | 11,800 00 | 10,000 00 |
| 280 | National Bank of the Commonwealth, Boston, | 28,000 | 34,160 00 | 28,000 00 |
| 330 | Columbian Nat'l Bank, Boston, | 33,000 | 32,010 00 | 33,000 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 8,600 00 | 10,000 00 |
| 101 | Nat'l Exchange Bank, Boston, | 10,100 | 11,716 00 | 10,100 00 |
| 250 | First National Bank, Boston, | 25,000 | 57,000 00 | 25,000 00 |
| 100 | Hamilton Nat'l Bank, Boston, | 10,000 | 11,000 00 | 10,000 00 |
| 325 | N'l Hide & Leather B'k, Boston, | 32,500 | 37,050 00 | 32,500 00 |
| 223 | Howard Nat'l Bank, Boston, | 22,300 | 21,408 00 | 22,300 00 |
| 47 | Merchants' Nat'l Bank, Boston, | 4,700 | 6,486 00 | 4,700 00 |
| 297 | North National Bank, Boston, | 29,700 | 32,076 00 | 29,700 00 |
| 225 | National Revere Bank, Boston, | 22,500 | 21,600 00 | 22,500 00 |
| 150 | N'l B'k of the Republic, Boston, | 15,000 | 21,300 00 | 15,000 00 |
| 108 | N'l B'k of Redemption, Boston, | 10,800 | 13,176 00 | 10,800 00 |
| 200 | Nat'l Rockland Bank, Boston, | 20,000 | 29,400 00 | 20,000 00 |
| 50 | National Union Bank, Boston, | 5,000 | 6,350 00 | 5,000 00 |
| 160 | Shawmut Nat'l Bank, Boston, | 16,000 | 19,200 00 | 16,000 00 |
| 161 | State National Bank, Boston, | 16,100 | 16,422 00 | 16,100 00 |
| 515 | Second National Bank, Boston, | 51,500 | 88,065 00 | 51,500 00 |
| 225 | Suffolk National Bank, Boston, | 22,500 | 21,825 00 | 22,500 00 |
| 71 | Third National Bank, Boston, | 7,100 | 6,177 00 | 7,100 00 |
| 395 | Tremont Nat'l Bank, Boston, | 39,500 | 34,760 00 | 39,500 00 |
| 150 | Washington Nat'l B'k, Boston, | 15,000 | 14,550 00 | 15,000 00 |
| 145 | Nat'l Webster Bank, Boston, | 14,500 | 12,905 00 | 14,500 00 |
| 300 | Winthrop Nat'l Bank, Boston, | 30,000 | 34,800 00 | 30,000 00 |
| 50 | First Nat'l Bank, Marlborough, | 5,000 | 5,000 00 | 5,000 00 |
| 100 | Third Nat'l Bank, Springfield, | 10,000 | 17,800 00 | 10,000 00 |
| 100 | Freeman's Nat'l Bank, Boston, | 10,000 | 9,200 00 | 10,000 00 |
| 350 | Globe National Bank, Boston, | 35,000 | 31,850 00 | 35,000 00 |
| | | \$691,900 | \$797,648 00 | \$691,900 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|-------------------------|------------------|
| Boston & Albany R.R. 5s, | \$300,000 | \$313,500 00 | \$300,000 00 |
| Boston, Clinton & Fitchburg R.R. 5s, | 6,000 | 6,030 00 | 6,000 00 |
| Eastern R.R. 6s, | 69,685 | 76,653 50 | 69,685 00 |
| Fitchburg R.R. 7s, | 5,000 | 5,000 00 | 5,000 00 |
| Boston & Maine R.R. 4s, | 150,000 | 150,000 00 | 150,000 00 |
| Old Colony R.R. 7s, | 109,000 | 109,000 00 | 109,000 00 |
| | \$639,685 | \$660,183 50 | \$639,685 00 |

Boston Five Cents Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|-------------|----------------|--------------|----------------|--------------|
| \$979,811 54 | 3 per cent. | \$1,438,886 88 | 4½ per cent. | \$1,706,275 00 | 5½ per cent. |
| 18,700 00 | 3½ " | 1,123,800 00 | 4½ " | 10,000 00 | 5½ " |
| 1,940,200 00 | 4 " | 370,000 00 | 4½ " | 261,500 00 | 5½ " |
| 569,000 00 | 4½ " | 4,276,716 29 | 5 " | 1,001,384 50 | 6 " |
| 15,000 00 | 4½ " | 106,000 00 | 5½ " | 34,000 00 | 6½ " |
| 545,000 00 | 4½ " | 1,147,500 00 | 5½ " | 167,160 00 | 6½ " |
| 305,000 00 | 4½ " | 67,500 00 | 5½ " | 592,749 54 | 7 " |

| | |
|---|--------------|
| Amount invested in real estate for banking purposes, | \$195,000 00 |
| Estimated value of the same, | 225,000 00 |
| Assessed value of the same, | 293,500 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 1,300 00 |
| Assessed value of the same, | 2,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 175 00 |
| Number of loans which are of an amount not exceeding 3,000 each, . . . | 554 |
| Aggregate amount of the same, | 1,023,001 29 |
| Total number of loans upon real estate, | 926 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 952,129 66 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 363,195 46 |
| year ending Oct. 31, 1893, } 2 per cent., { | 366,900 43 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 12,768 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 9,748 |
| Total number of open accounts Oct. 31, 1893, | 133,568 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 58,798 75 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 5,233,679 72 |
| Number of same, | 111,100 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 5,879,693 72 |
| Number of same, | 95,527 |
| Date of examination by commissioners: November 1 and 2. | |

BOSTON PENNY SAVINGS BANK—BOSTON.

Incorporated April 6, 1864. Present number of corporators, 98.

GEORGE W. POPE, *President.*

HENRY R. REYNOLDS, *Treasurer.*

HENRY R. REYNOLDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE W. POPE,

JOHN GOLDTHWAIT,

JOHN SWEETSER,

JOHN A. PRAY,

WILLIAM A. RUST,

THOMAS N. HART,

DEXTER N. RICHARDS.

Open for business every business day, 9 A.M. to 3 P.M.; and Saturdays, 5 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|---------------------------|-----------------------|
| Bank stock as per schedule, . | \$82,580 50 | Deposits, | \$1,497,006 98 |
| Loans on bank stock, | 5,500 00 | Guaranty fund, | 45,000 00 |
| Real estate (for banking purposes), | 115,000 00 | Interest account, | 20,917 28 |
| Loans on real estate, | 906,699 58 | | |
| Loans on personal security, . | 331,000 00 | | |
| Deposits in bank, on interest, . | 113,103 20 | | |
| Expense account, | 466 00 | | |
| Cash on hand, | 8,574 98 | | |
| | <u>\$1,562,924 26</u> | | <u>\$1,562,924 26</u> |

Cash on Deposit in Banks, amount in each :—

| | |
|--|-------------|
| Mount Vernon National Bank, Boston, | \$63,103 20 |
| National Bank of the Commonwealth, Boston, | 50,000 00 |

Loans on Bank Stock, amount on each :—

| | |
|---|----------|
| On 5 shares Mechanics' National Bank, Boston, | \$500 00 |
| On 58 shares Fourth National Bank, Boston, | 5,000 00 |

Boston Penny Savings Bank — Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|-----------------------------------|------------|-------------------------|------------------|
| 42 | Atlantic Nat'l Bank, Boston, . | \$4,200 | \$5,061 00 | \$6,384 00 |
| 50 | Atlas National Bank, Boston, . | 5,000 | 5,762 50 | 6,300 00 |
| 50 | Boston National Bank, Boston, . | 5,000 | 4,650 00 | 6,050 00 |
| 37 | Nat'l B'k of Commerce, Boston, . | 3,700 | 4,366 00 | 4,662 00 |
| 150 | Everett National Bank, Boston, . | 15,000 | 13,762 50 | 15,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, . | 10,000 | 10,550 00 | 11,550 00 |
| 50 | Howard Nat'l Bank, Boston, . | 5,000 | 4,950 00 | 6,250 00 |
| 50 | Manufacturers' N'l B'k, Boston, . | 5,000 | 5,000 00 | 5,325 00 |
| 25 | Merchants' Nat'l B'k, Boston, . | 2,500 | 3,575 00 | 3,600 00 |
| 50 | N'l B'k of No. America, Boston, . | 5,000 | 5,262 50 | 5,525 00 |
| 11 | State National Bank, Boston, . | 1,100 | 1,135 75 | 1,402 50 |
| 41 | Tremont Nat'l Bank, Boston, . | 4,100 | 3,854 00 | 5,084 00 |
| 48 | Nat'l Webster Bank, Boston, . | 4,800 | 4,392 00 | 5,448 00 |
| | | \$70,400 | \$72,321 25 | \$82,580 50 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|--------------|-------------|
| \$63,103 20 | 3 per cent. | \$73,000 00 | 4½ per cent. | \$147,500 00 | 6 per cent. |
| 50,000 00 | 4 " " | 787,899 58 | 5 " " | 3,000 00 | 7 " " |
| 70,900 00 | 4½ " " | 160,900 00 | 5½ " " | | |

| | |
|---|--------------|
| Amount invested in real estate for banking purposes, | \$115,000 00 |
| Estimated value of the same, | 100,000 00 |
| Assessed value of the same, | 82,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 4,322 64 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 69 |
| Aggregate amount of the same, | 118,899 58 |
| Total number of loans upon real estate, | 165 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 80,218 35 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 28,851 23 |
| year ending Oct. 31, 1893, } 2 per cent., { | 28,896 87 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,239 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,425 |
| Total number of open accounts Oct. 31, 1893, | 7,209 |

Boston Penny Savings Bank — Concluded.

| | |
|---|------------|
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | \$5,500 07 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 380,856 51 |
| Number of same, | 9,774 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 450,213 20 |
| Number of same, | 7,410 |
| Date of examination by commissioner: February 6. | |

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 42.

BENJAMIN F. DYER, *President.*

C. H. HOBART, *Treasurer.*

C. H. HOBART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BENJAMIN F. DYER,

N. H. HUNT,

P. D. HOLBROOK.

Open for business every business day, 8 A.M. to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$16,000 00 | Deposits, . . . | \$203,844 53 |
| Bank stock as per schedule, . . | 33,720 00 | Guaranty fund, . | 5,406 12 |
| Railroad bonds as per schedule, . | 45,000 00 | Interest account, . | 9,203 09 |
| Loans on real estate, . . . | 120,565 00 | | |
| Loans on personal security, . . | 300 00 | | |
| Deposit in bank, on interest, . . | 2,591 97 | | |
| Expense account, . . . | 134 48 | | |
| Insurance, . . . | 7 70 | | |
| Cash on hand, . . . | 134 59 | | |
| | \$218,453 74 | | \$218,453 74 |

Cash on Deposit in Bank:—

Shawmut National Bank, Boston, \$2,591 97

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|-------------------------|--------------------|
| City of Boston, Mass., 6s, . . | \$2,000 | \$2,000 00 | \$2,000 00 |
| of New Bedford, Mass., 5s, . . | 3,000 | 3,180 00 | 3,000 00 |
| of Worcester, Mass., 4½s, . . | 2,000 | 2,080 00 | 2,000 00 |
| Town of Braintree, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Brookline, Mass., 5s, . . | 3,000 | 3,165 00 | 3,000 00 |
| of Chatham, Mass., 4½s, . . | 1,000 | 1,000 00 | 1,000 00 |
| | \$16,000 | \$16,425 00 | \$16,000 00 |

Braintree Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|-----------------|-------------------------|------------------|
| 7 | Merchants' Nat'l Bank, Boston, | \$700 | \$1,001 00 | \$700 00 |
| 20 | Manufacturers' N'l B'k, Boston, | 2,000 | 1,950 00 | 2,000 00 |
| 15 | State National Bank, Boston, | 1,500 | 1,585 62 | 1,500 00 |
| 31 | Blackstone Nat'l Bank, Boston, | 3,100 | 2,797 75 | 3,100 00 |
| 10 | N'l B'k of N. America, Boston, | 1,000 | 1,052 50 | 1,000 00 |
| 10 | N'l Hide & Leather B'k, Boston, | 1,000 | 1,055 00 | 1,000 00 |
| 8 | Winthrop Nat'l Bank, Boston, | 800 | 928 00 | 800 00 |
| 18 | Freeman's Nat'l Bank, Boston, | 1,800 | 1,710 00 | 1,800 00 |
| 25 | Shoe & Leather N'l B'k, Boston, | 2,500 | 2,250 00 | 2,500 00 |
| 28 | Mt. Vernon N'l Bank, Boston, | 2,800 | 3,500 00 | 3,500 00 |
| 45 | Shawmut Nat'l Bank, Boston, | 4,500 | 5,040 00 | 4,500 00 |
| 34 | Tremont Nat'l Bank, Boston, | 3,400 | 3,230 00 | 3,400 00 |
| 5 | Globe National Bank, Boston, | 500 | 460 62 | 500 00 |
| 8 | Nat'l Exchange Bank, Boston, | 800 | 944 00 | 800 00 |
| 25 | Brockton Nat'l Bank, Brockton, | 2,500 | 2,750 00 | 2,500 00 |
| 22 | Union Nat'l Bank, Weymouth, | 2,200 | 2,580 00 | 2,200 00 |
| 16 | Union Market National Bank, Watertown, | 1,600 | 2,000 00 | 1,920 00 |
| | | \$32,700 | \$34,734 49 | 33,720 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|-----------------|-------------------------|--------------------|
| Boston & Maine R.R. 4s, | \$2,000 | \$1,960 00 | \$2,000 00 |
| Fitchburg R.R. 4½s, | 2,000 | 2,000 00 | 2,000 00 |
| Fitchburg R.R. 5s, | 3,000 | 3,110 00 | 3,000 00 |
| Maine Central R.R. 4½s, | 3,000 | 3,000 00 | 3,000 00 |
| Newport & Richford R.R. 5s, . . | 5,000 | 5,150 00 | 5,000 00* |
| N. Y. & N. E. R.R. (terminal), 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| Old Colony R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 5,000 | 5,400 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 5,000 | 5,250 00 | 5,000 00 |
| Upper Coos R.R. 4½s, | 5,000 | 5,000 00 | 5,000 00 |
| | \$45,000 | \$45,870 00 | \$45,000 00 |

* A legal investment when made.

Braintree Savings Bank—Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------------------|---------------------------|-------------------------|---------------------------|----------------------|---------------------------|
| \$2,691 97 35,600 00 | 2½ per cent. 5 " | \$3,200 00 80,665 00 | 5½ per cent. 6 " | \$100 00 1,400 00 | 6½ per cent. 7 " |

| | | |
|---|----------------------------------|----------------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 104 | |
| Aggregate amount of the same, | | \$109,665 00 |
| Total number of loans upon real estate, | 105 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 11,692 83 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | 2 per cent., { 2 per cent., { | 3,968 32 3,969 40 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 114 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 92 | |
| Total number of open accounts Oct. 31, 1893, | 736 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 801 06 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 51,747 15 |
| Number of same, | 765 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 63,528 92 |
| Number of same, | 583 | |
| Date of examination by commissioner: March 20. | | |

BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 23.

SPENCER LEONARD, *President.*

SAMUEL P. GATES, *Treasurer.*

GEORGE M. HOOVER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LAFAYETTE KEITH,

CHARLES K. PRATT,

JAMES C. LEACH,

SAMUEL P. GATES,

HOSEA KINGMAN.

Open for business every business day, 7.30 A.M. to 12.30 P.M.; 1.30 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . . . | \$37,000 00 | Deposits, . . . | \$467,098 29 |
| Loan on public funds, . . . | 2,760 00 | Guaranty fund, . . . | 21,800 00 |
| Bank stock as per schedule, . . . | 61,077 75 | Interest account, . . . | 4,501 80 |
| Loans on bank stock, . . . | 1,000 00 | Profit and loss account, . . . | 366 27 |
| Railroad bonds as per schedule, . . . | 64,000 00 | Suspense account, . . . | 66 00 |
| Loan on railroad stock, . . . | 250 00 | | |
| Real estate (for banking purposes), . . . | 5,450 00 | | |
| Loans on real estate, . . . | 213,852 00 | | |
| Loans on personal security, . . . | 108,496 79 | | |
| Loans to counties, cities or towns (notes), . . . | 5,200 00 | | |
| Loans on depositors' books, . . . | 300 00 | | |
| Deposit in bank, on interest, . . . | 2,027 37 | | |
| Expense account, . . . | 8 00 | | |
| Cash on hand, . . . | 2,401 45 | | |
| | \$493,822 36 | | \$493,822 36 |

Cash on Deposit in Bank:—

First National Bank, Boston, \$2,027 37

Loan on Public Funds:—

On \$3,000 Chicago, Ill., 7s, \$2,760 00

Loans on Bank Stock, amount on each:—

On 8 shares Plymouth National Bank, Plymouth, \$700 00

On 5 shares Brockton National Bank, Brockton, 300 00

Loan on Railroad Stock:—

On 2 shares Old Colony R.R., \$250 00

Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|----------------------------|------------------|
| City of Boston, Mass., 5s, . . . | \$5,000 | \$5,500 00 | \$5,000 00 |
| of Chicago, Ill., 4s, . . . | 5,000 | 4,850 00 | 5,000 00 |
| of Fall River, Mass., 6s, . . . | 6,000 | 6,690 00 | 6,000 00 |
| of Grand Rapids, Mich., 5s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Lewiston, Me., 5s, . . . | 5,000 | 5,500 00 | 5,000 00 |
| of Dayton, Ohio, 5s, . . . | 5,000 | 5,200 00 | 5,000 00* |
| of Milwaukee, Wis., 5s, . . . | 5,000 | 5,350 00 | 5,000 00 |
| of Saginaw, Mich., 5s, . . . | 1,000 | 1,030 00 | 1,000 00 |
| | \$37,000 | \$39,120 00 | \$37,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---------------------------------|------------|----------------------------|------------------|
| 13 | Abington N'l Bank, Abington, | \$1,300 | \$1,664 00 | \$1,300 00 |
| 70 | Blackstone N'l Bank, Boston, . | 7,000 | 6,317 50 | 7,000 00 |
| 44 | Boylston National B'k, Boston, | 4,400 | 5,390 00 | 5,546 75 |
| 10 | Faneuil Hall N'l B'k, Boston, . | 1,000 | 1,200 00 | 1,000 00 |
| 40 | Fourth National Bank, Boston, | 4,000 | 4,700 00 | 4,175 00 |
| 20 | Freeman's Nat'l Bank, Boston, | 2,000 | 1,900 00 | 2,000 00 |
| 10 | Globe National Bank, Boston, | 1,000 | 921 25 | 1,000 00 |
| 20 | Howard National B'k, Boston, | 2,000 | 1,980 00 | 2,000 00 |
| 10 | Merchants' Nat'l Bank, Boston, | 1,000 | 1,430 00 | 1,000 00 |
| 20 | National Eagle Bank, Boston, | 2,000 | 1,700 00 | 2,000 00 |
| 30 | N'l B'k of Redemption, Boston, | 3,000 | 3,660 00 | 3,000 00 |
| 6 | National Security B'k, Boston, | 600 | 1,380 00 | 600 00 |
| 30 | North National Bank, Boston, | 3,000 | 3,270 00 | 4,320 00 |
| 30 | N'l B'k of No. America, Boston, | 3,000 | 3,157 50 | 3,646 00 |
| 20 | N'l Rockland Bank, Boston, . | 2,000 | 2,900 00 | 2,770 00 |
| 24 | Shawmut Nat'l Bank, Boston, | 2,400 | 2,688 00 | 2,400 00 |
| 30 | State National Bank, Boston, . | 3,000 | 3,071 25 | 4,020 00 |
| 10 | South End Nat'l Bank, Boston, | 1,000 | 850 00 | 1,000 00 |
| 10 | Washington Nat'l B'k, Boston, | 1,000 | 1,000 00 | 1,000 00 |
| 30 | Brockton Nat'l B'k, Brockton, . | 3,000 | 3,300 00 | 3,000 00 |
| 22 | Home National B'k, Brockton, | 2,200 | 3,300 00 | 2,200 00 |
| 25 | Blue Hill Nat'l Bank, Milton, | 2,500 | 2,750 00 | 2,500 00 |
| 36 | Bristol Co. Nat'l B'k, Taunton, | 3,600 | 4,860 00 | 3,600 00 |
| | | \$56,000 | \$63,389 50 | \$61,077 75 |

Bridgewater Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|-----------------|----------------------------|--------------------|
| Boston & Maine R.R. 7s, | \$1,000 | \$1,000 00 | \$1,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 3,000 | 3,150 00 | 3,000 00 |
| Fitchburg R.R. 4s, | 5,000 | 4,850 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,200 00 | 5,000 00 |
| Fitchburg R.R. 6s, | 5,000 | 5,250 00 | 5,000 00 |
| Old Colony R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Old Colony R.R. 4½s, | 5,000 | 5,050 00 | 5,000 00 |
| Old Colony R.R. 6s, | 5,000 | 5,250 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 5,000 | 5,400 00 | 5,000 00 |
| Maine Central R.R. 7s, | 5,000 | 6,500 00 | 5,000 00 |
| Upper Coos R.R. 4½s, | 5,000 | 5,000 00 | 5,000 00 |
| | \$54,000 | \$56,650 00 | \$54,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-----------|-------------|-------------|--------------|------------|-------------|
| \$265 79 | 0 per cent. | \$30,000 00 | 5½ per cent. | \$1,300 00 | 7 per cent. |
| 2,027 37 | 1½ “ | 228,892 00 | 6 “ | 200 00 | 8 “ |
| 71,200 00 | 5 “ | | | | |

| | |
|---|------------|
| Amount invested in real estate for banking purposes, | \$5,450 00 |
| Estimated value of the same, | 5,450 00 |
| Assessed value of the same, | 6,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 112 75 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 195 |
| Aggregate amount of the same, | 182,285 16 |
| Total number of loans upon real estate, | 168 |
| Amount of investments from which no income is received, | 285 79 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 27,025 41 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | 10,909 48 |
| year ending Oct. 31, 1893, } 2 per cent., { | 8,925 91 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 209 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 136 |
| Total number of open accounts Oct. 31, 1893, | 1,620 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,597 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 93,634 78 |
| Number of same, | 1,266 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 104,666 13 |
| Number of same, | 1,203 |
| Date of examination by commissioner: May 16. | |

BRIGHTON FIVE CENTS SAVINGS BANK — (WARD 25), BOSTON.

Incorporated March 23, 1861. Present number of corporators, 113.

N. WARREN SANBORN, *President.*

GEORGE E. BROCK, *Treasurer.*

GEORGE E. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. W. SANBORN,

BENJ. M. FISKE,

G. A. FULLER,

P. MOLEY,

W. F. WARREN.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.
Saturdays, 9 A.M. to 12 M., and for deposits only, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------------|---------------------|-------------------------|---------------------|
| Public funds as per schedule, . . . | \$38,200 00 | Deposits, . . . | \$480,495 45 |
| Bank stock as per schedule, . . . | 36,735 00 | Guaranty fund, . . . | 11,700 00 |
| Railroad bonds as per schedule, . . . | 84,487 50 | Interest account, . . . | 7,619 96 |
| Real estate by foreclosure, . . . | 5,643 48 | Reserve fund, . . . | 2,559 86 |
| Loans on real estate, . . . | 283,855 00 | Rent account, . . . | 16 59 |
| Loans on personal security, . . . | 16,309 00 | | |
| Deposit in bank, on interest, . . . | 14,821 72 | | |
| Expense account, . . . | 652 27 | | |
| Furniture and fixtures, . . . | 1,041 30 | | |
| Cash on hand, . . . | 755 61 | | |
| | \$482,391 86 | | \$482,391 86 |

Cash on Deposit in Bank: —

National Market Bank, Boston, \$14,821 72

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-----------------|----------------------------|--------------------|
| City of Boston, Mass., 4s, . . . | \$5,000 | \$5,150 00 | \$5,000 00 |
| of Lynn, Mass., 4s, . . . | 6,000 | 6,000 00 | 6,000 00 |
| of Chelsea, Mass., 4s, . . . | 2,000 | 2,020 00 | 2,000 00 |
| of Chicago, Ill., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| County of Aroostook, Me., 4½s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| Town of Attleborough, Mass., 4s, . . . | 2,000 | 2,000 00 | 1,985 00 |
| City of Cleveland, Ohio, 5s, . . . | 3,000 | 3,240 00 | 3,202 50 |
| of Erie, Pa., 7s, . . . | 5,000 | 5,037 50 | 5,012 50 |
| | \$38,000 | \$38,647 50 | \$38,200 00 |

Brighton Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|-----------------|----------------------------|--------------------|
| 12 | Blackstone Nat'l B'k, Boston, . | \$1,200 | \$1,080 00 | \$1,200 00 |
| 12 | Boylston Nat'l Bank, Boston, . | 1,200 | 1,500 00 | 1,200 00 |
| 5 | Central Nat'l Bank, Boston, . | 500 | 765 00 | 500 00 |
| 10 | Columbian Nat'l B'k, Boston, . | 1,000 | 1,000 00 | 1,000 00 |
| 15 | Eliot National Bank, Boston, . | 1,500 | 1,725 00 | 1,500 00 |
| 19 | Everett Nat'l Bank, Boston, . | 1,900 | 1,748 00 | 1,900 00 |
| 23 | Freeman's Nat'l Bank, Boston, . | 2,300 | 2,438 00 | 2,300 00 |
| 15 | Nat'l Hide & Leather Bank, Boston, . | 1,500 | 1,575 00 | 1,500 00 |
| 10 | Howard Nat'l Bank, Boston, . | 1,000 | 990 00 | 1,000 00 |
| 25 | Lincoln Nat'l Bank, Boston, . | 2,500 | 2,475 00 | 2,500 00 |
| 10 | Merchants' Nat'l B'k, Boston, . | 1,000 | 1,430 00 | 1,000 00 |
| 30 | Metropolitan N'l B'k, Boston, . | 3,000 | 2,940 00 | 3,000 00 |
| 30 | Nat'l Market Bank, Brighton, . | 3,000 | 2,700 00 | 3,000 00 |
| 18 | Old Boston Market Bank, Boston, . | 1,800 | 1,782 00 | 1,800 00 |
| 5 | Nat'l Revere Bank, Boston, . | 500 | 500 00 | 500 00 |
| 21 | Shawmut Nat'l Bank, Boston, . | 2,100 | 2,352 00 | 2,100 00 |
| 13 | Shoe & Leather Nat'l Bank, Boston, . | 1,300 | 1,170 00 | 1,300 00 |
| 10 | State National Bank, Boston, . | 1,000 | 1,030 00 | 1,000 00 |
| 10 | Suffolk National Bank, Boston, . | 1,000 | 990 00 | 1,000 00 |
| 22 | Third National Bank, Boston, . | 2,200 | 2,035 00 | 2,035 00 |
| 25 | Tremont Nat'l Bank, Boston, . | 2,500 | 2,375 00 | 2,500 00 |
| 20 | Nat'l Webster Bank, Boston, . | 2,000 | 1,840 00 | 2,000 00 |
| 5 | First National Bank, Lynn, . | 500 | 675 00 | 500 00 |
| 4 | Union Market National Bank, Watertown, . | 400 | 400 00 | 400 00 |
| | | \$36,900 | \$37,455 00 | \$36,735 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$20,000 | \$20,000 00 | \$20,000 00 |
| Boston & Maine R.R. 4s, . . . | 7,000 | 7,000 00 | 7,000 00 |
| Boston, Winthrop & Shore R.R. 5s, . | 3,000 | 3,270 00 | 3,000 00 |
| Concord & Montreal R.R. 4s, . . . | 5,000 | 5,000 00 | 4,997 50 |
| Fitchburg R.R. 4s, | 4,000 | 4,000 00 | 3,990 00 |
| Fitchburg R.R. 5s, | 8,000 | 8,620 00 | 8,000 00 |
| Maine Central R.R. 5s, | 1,500 | 1,635 00 | 1,500 00 |
| Maine Central R.R. 7s, | 10,000 | 12,320 00 | 10,000 00 |
| New York, Providence & Boston R.R. 7s, | 3,000 | 3,390 00 | 3,000 00 |

Brighton Five Cents Savings Bank — Concluded.*Detailed Statement of Railroad Bonds — Concluded.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-----------------|----------------------------|--------------------|
| Portland & Kennebec R.R. 6s, . | \$4,000 | \$4,040 00 | \$4,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 5,000 | 5,600 00 | 5,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 10,000 | 11,000 00 | 10,000 00 |
| Old Colony R.R. 4s, | 4,000 | 4,000 00 | 4,000 00 |
| | \$84,500 | \$89,875 00 | \$84,487 50 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|----------|-------------|
| \$14,821 72 | 2½ per cent. | \$22,700 00 | 5½ per cent. | \$100 00 | 8 per cent. |
| 73,100 00 | 5 " " | 204,255 00 | 6 " " | | |

| | |
|--|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$5,543 46 |
| Assessed value of the same, | 6,100 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 334 84 |
| Number of loans which are of an amount not exceeding \$3,000 each, . 115 | |
| Aggregate amount of the same, | 184,855 00 |
| Total number of loans upon real estate, | 133 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 25,220 77 |
| Times for the dividends fixed by the by-laws: first Saturday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1893, } 2 per cent, { | 7,834 44 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . 459 | 8,354 69 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . 252 | |
| Total number of open accounts Oct. 31, 1893, | 2,379 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (ex- clusive of taxes), | 2,188 34 |
| Amount of deposits, not including dividends, received during the year end- ing Oct 31, 1893, | 153,868 76 |
| Number of same, | 3,337 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 142,888 15 |
| Number of same, | 1,916 |
| Date of examination by commissioner: April 24. | |

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 92.

JOSEPH E. WILBAR, *President.*

ALFRED C. PLACE, *Treasurer.*

ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH E. WILBAR,

ZACHEUS SHERMAN,

WILLIAM H. FOX,

EZRA DAVOL,

SILAS D. PRESSEY.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.; Saturdays, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . . . | \$1,030,000 00 | Deposits, . . . | \$3,979,328 13 |
| Loans on public funds, . . . | 100,000 00 | Guaranty fund, . . . | 165,500 00 |
| Bank stock as per schedule, . . . | 352,500 00 | Interest account, . . . | 30,992 68 |
| Loans on bank stock, . . . | 1,400 00 | Profit and loss account, . . . | 4,183 56 |
| Railroad bonds as per schedule, . . . | 500,000 00 | | |
| Loan on railroad bonds, . . . | 50,000 00 | | |
| Real estate (for banking purposes), . . . | 25,000 00 | | |
| Real estate by foreclosure, . . . | 100 00 | | |
| Loans on real estate, . . . | 1,109,440 00 | | |
| Loans on personal security, . . . | 730,645 00 | | |
| Loans to counties, cities or towns (notes), . . . | 170,000 00 | | |
| Loans on depositors' books, . . . | 765 00 | | |
| Deposits in banks, on interest, . . . | 65,639 75 | | |
| Expense account, . . . | 588 92 | | |
| Cash on hand, . . . | 43,925 60 | | |
| | \$4,180,004 27 | | \$4,180,004 27 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| Pynchon National Bank, Springfield, | \$25,000 00 |
| National Bank of Redemption, Boston, | 1,327 18 |
| National Exchange Bank, Boston, | 12,624 22 |
| Bristol County National Bank, Taunton, | 26,688 35 |

Bristol County Savings Bank — Continued.

Loans on Public Funds, amount on each:—

| | |
|--|-------------|
| On \$8,000 City of Haverhill, Mass., 4s, | \$25,000 00 |
| On \$16,000 City of Providence, R. I., 4s, | |
| On \$3,000 City of Boston, Mass., 4s, | |
| On \$16,000 City of Haverhill, Mass., 4s, | 25,000 00 |
| On \$11,000 City of Providence, R. I., 4s, | |
| On \$25,000 City of Boston, Mass., 4s, | 50,000 00 |
| On \$29,000 City of Providence, R. I., 4s, | |

Loans on Bank Stock, amount on each:—

| | |
|---|------------|
| On 5 shares Merchants' National Bank, New Bedford, | \$1,200 00 |
| On 5 shares First National Bank, New Bedford, | |
| On 3 shares National Bank of Commerce, New Bedford, | |
| On 2 shares Mechanics' National Bank, New Bedford, | 200 00 |
| On 2 shares Bristol County National Bank, Taunton, | |

Loan on Railroad Bonds:—

| | |
|--|-------------|
| On \$60,000 Connecticut & Passumpsic Rivers R.R. 4s, | \$50,000 00 |
|--|-------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-------------|----------------------------|------------------|
| City of Boston, Mass., 4s, | \$50,000 | \$50,000 00 | \$50,000 00 |
| of Brockton, Mass., 4s & 5s, | 50,000 | 51,000 00 | 50,000 00 |
| of Chelsea, Mass., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Chicago, Ill., 4s, | 100,000 | 100,000 00 | 100,000 00 |
| of Cleveland, Ohio, 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Columbus, Ohio, 4s, | 50,000 | 50,000 00 | 50,000 00* |
| Town of Cranston, R. I., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| City of Dayton, Ohio, 4s, | 20,000 | 20,000 00 | 20,000 00* |
| of Detroit, Mich., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Dover, N. H., 6s, | 10,000 | 10,500 00 | 10,000 00 |
| of Gloucester, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Holyoke, Mass., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Haverhill, Mass., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Lynn, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Malden, Mass., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of New Bedford, Mass., 3½s, | 10,000 | 30,600 00 | { 10,000 00 |
| of New Bedford, Mass., 6s, | 20,000 | | |
| of New London, Conn., 4s, | 30,000 | 30,000 00 | 30,000 00 |
| of Newport, R. I., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| of Newton, Mass., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Pawtucket, R. I., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Providence, R. I., 5s, | 50,000 | 53,500 00 | 50,000 00 |
| of Somerville, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Springfield, Ohio, 4½s, | 20,000 | 20,000 00 | 20,000 00 |
| of Taunton, Mass., 4s, | 100,000 | 100,000 00 | 100,000 00 |
| of Woonsocket, R. I., 4s, | 30,000 | 30,000 00 | 30,000 00 |
| of Rockland, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| | \$1,030,000 | \$1,035,600 00 | \$1,030,000 00 |

* Legal investments when made.

Bristol County Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|------------------------------------|------------------|-------------------------|---------------------|
| 100 | Atlantic Nat'l Bank, Boston, . | \$10,000 | \$12,000 00 | \$10,000 00 |
| 100 | Atlas National Bank, Boston, . | 10,000 | 11,500 00 | 10,000 00 |
| 100 | Boston Nat'l Bank, Boston, . | 10,000 | 9,800 00 | 10,000 00 |
| 50 | Boylston Nat'l Bank, Boston, . | 5,000 | 6,200 00 | 5,000 00 |
| 50 | Columbian Nat'l B'k, Boston, . | 5,000 | 5,850 00 | 5,000 00 |
| 100 | Everett Nat'l Bank, Boston, . | 10,000 | 9,000 00 | 10,000 00 |
| 25 | Eliot National Bank, Boston, . | 2,500 | 2,850 00 | 2,500 00 |
| 100 | Faneuil Hall Nat'l B'k, Boston, . | 10,000 | 12,000 00 | 10,000 00 |
| 100 | First National Bank, Boston, . | 10,000 | 23,000 00 | 22,000 00 |
| 50 | Freeman's Nat'l B'k, Boston, . | 5,000 | 5,250 00 | 5,000 00 |
| 100 | Hamilton Nat'l B'k, Boston, . | 10,000 | 11,300 00 | 10,000 00 |
| 100 | Howard Nat'l Bank, Boston, . | 10,000 | 10,000 00 | 10,000 00 |
| 100 | Metropolitan Nat'l B'k, Boston, . | 10,000 | 9,700 00 | 10,000 00 |
| 150 | Merchants' Nat'l Bank, Boston, . | 15,000 | 21,000 00 | 15,000 00 |
| 50 | Mt. Vernon Nat'l Bank, Boston, . | 5,000 | 6,600 00 | 5,000 00 |
| 100 | N'l B'k of the Republic, Boston, . | 10,000 | 14,500 00 | 10,000 00 |
| 100 | Nat'l B'k of Commerce, Boston, . | 10,000 | 11,700 00 | 10,000 00 |
| 50 | N'l B'k of No. America, Boston, . | 5,000 | 5,250 00 | 5,000 00 |
| 100 | N'l B'k of Redemption, Boston, . | 10,000 | 12,500 00 | 10,000 00 |
| 100 | Nat'l Exchange Bank, Boston, . | 10,000 | 11,800 00 | 10,000 00 |
| 100 | National Eagle Bank, Boston, . | 10,000 | 9,500 00 | 10,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, . | 10,000 | 10,500 00 | 10,000 00 |
| 50 | Nat'l Rockland Bank, Boston, . | 5,000 | 7,250 00 | 5,000 00 |
| 100 | National Union Bank, Boston, . | 10,000 | 12,900 00 | 10,000 00 |
| 100 | North National Bank, Boston, . | 10,000 | 10,900 00 | 10,000 00 |
| 100 | People's Nat'l Bank, Boston, . | 10,000 | 16,000 00 | 10,000 00 |
| 50 | Shawmut Nat'l B'k, Boston, . | 5,000 | 5,600 00 | 5,000 00 |
| 100 | State National Bank, Boston, . | 10,000 | 10,200 00 | 10,000 00 |
| 100 | Second National Bank, Boston, . | 10,000 | 18,000 00 | 16,000 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,700 00 | 5,000 00 |
| 100 | Washington Nat'l B'k, Boston, . | 10,000 | 10,000 00 | 10,000 00 |
| 50 | First National Bank, Chelsea, . | 5,000 | 6,000 00 | 5,000 00 |
| 100 | Bristol Co. Nat'l B'k, Taunton, . | 10,000 | 13,500 00 | 10,000 00 |
| 150 | Machinists' Nat'l B'k, Taunton, . | 15,000 | 23,250 00 | 21,000 00 |
| 150 | Taunton Nat'l Bank, Taunton, . | 15,000 | 21,750 00 | 15,000 00 |
| 100 | Third Nat'l Bank, Springfield, . | 10,000 | 18,000 00 | 16,000 00 |
| | | \$322,500 | \$409,350 00 | \$352,500 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|-------------------------|------------------|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s. | \$50,000 | \$52,500 00 | \$50,000 00 |
| Boston & Lowell R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |

Bristol County Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Boston & Maine R.R. 4s. | \$50,000 | \$50,000 00 | \$50,000 00 |
| Boston & Providence R.R. 4s. | 50,000 | 50,000 00 | 50,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 15,000 | 15,600 00 | 15,000 00 |
| Concord & Montreal R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Fitchburg R.R. 5s, | 40,000 | 40,800 00 | 40,000 00 |
| Maine Central R.R. 4½s, | 25,000 | 25,000 00 | 25,000 00 |
| Old Colony R.R. 4s, | 100,000 | 100,000 00 | 100,000 00 |
| Vermont & Massachusetts R.R. 5s, | 20,000 | 20,600 00 | 20,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| | \$500,00 | \$504,500 00 | \$500,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|--------------|--------------|--------------|
| \$26,688 35 | 2 per cent. | \$186,400 00 | 4½ per cent. | \$334,750 00 | 5½ per cent. |
| 12,624 22 | 2½ " | 50,000 00 | 4½ " | 8,000 00 | 5½ " |
| 1,327 18 | 3 " | 25,000 00 | 4½ " | 843,000 00 | 6 " |
| 40,000 00 | 3½ " | 367,700 00 | 5 " | 13,700 00 | 6½ " |
| 20,000 00 | 3½ " | 55,900 00 | 5½ " | 22,400 00 | 7 " |
| 70,000 00 | 4 " | 25,000 00 | 6½ " | 400 00 | 8 " |
| 125,000 00 | 4½ " | | | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$25,000 00 |
| Estimated value of the same, | 30,000 00 |
| Assessed value of the same, | 30,500 00 |
| Net income received from same during year ending Oct. 31, 1893, | 750 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 100 00 |
| Assessed value of the same, | 100 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 753 |
| Aggregate amount of the same, | 657,190 00 |
| Total number of loans upon real estate, | 766 |
| Amount of investments from which no income is received, | 100 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 206,554 79 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 76,965 98 |
| year ending Oct. 31, 1893, } 2 per cent., { | 77,060 57 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,257 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,382 |
| Total number of open accounts Oct. 31, 1893, | 10,230 |

Bristol County Savings Bank — Concluded.

| | |
|---|------------|
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | \$8,423 41 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 682,441 88 |
| Number of same, | 7,562 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 817,186 75 |
| Number of same, | 7,677 |
| . Date of examination by commissioner: May 19. | |

BROADWAY SAVINGS BANK—LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 24.

THOMAS SCOTT, *President.*

GILBERT E. HOOD, *Treasurer.*

GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS SCOTT,

A. W. STEARNS,

WILLIAM P. CLARK,

C. C. CLOSSON,

MORRIS KNOWLES.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$169,000 00 | Deposits, | \$1,280,643 68 |
| Bank stock as per schedule, . | 134,100 00 | Guaranty fund, . . | 40,800 00 |
| Loans on bank stock, . . . | 77,600 00 | Interest account, . | 24,611 23 |
| Railroad bonds as per schedule, . | 225,000 00 | Profit and loss account, | 24,610 11 |
| Loan on railroad bonds, . . . | 25,000 00 | | |
| Loans on railroad stock, . . . | 33,150 00 | | |
| Loans on real estate, | 444,388 00 | | |
| Loans on personal security, . . | 179,750 00 | | |
| Loans on depositors' books, . . | 500 00 | | |
| Deposits in banks, on interest, . | 77,172 31 | | |
| Cash on hand, | 4,904 71 | | |
| | \$1,370,565 02 | | \$1,370,565 02 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|-------------|
| Lawrence National Bank, Lawrence, | \$52,172 31 |
| Arlington National Bank, Lawrence, | 15,000 00 |
| First National Bank, Merrimac, | 10,000 00 |

Loans on Bank Stock, amount on each :—

| | |
|--|-------------|
| On 134 shares Bay State National Bank, Lawrence, | \$10,000 00 |
| On 40 shares Arlington National Bank, Lawrence, | 3,500 00 |
| On 33 shares Arlington National Bank, Lawrence, | } 4,500 00 |
| On 12 shares Lawrence National Bank, Lawrence, | |
| On 171 shares Pacific National Bank, Lawrence, | 13,600 00 |
| On 100 shares Fourth National Bank, Boston, | 10,000 00 |
| On 70 shares Broadway National Bank, Boston, | } 10,000 00 |
| On 18 shares Fourth National Bank, Boston, | |
| On 20 shares Somerville National Bank, Somerville, | |
| On 200 shares Broadway National Bank, Boston, | 16,000 00 |
| On 150 shares Traders' National Bank, Boston, | 10,000 00 |

Broadway Savings Bank — Continued.**Loan on Railroad Bonds:—**

On \$30,000 Connecticut & Passumpsic Rivers R.R., 4s, \$25,000 00

Loans on Railroad Stock, amount on each:—

On 182 shares Boston & Maine R.R., \$18,150 00
 On 150 shares Boston & Maine R.R., 15,000 00

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------------|----------------------------|---------------------|
| City of Chicago, Ill., 4s, | \$25,000 | \$24,750 00 | \$25,000 00 |
| of East Providence, R. I., 4s, . . | 75,000 | 75,000 00 | 75,000 00 |
| of Lynn, Mass., 4s, | 15,000 | 15,000 00 | 15,000 00 |
| of Peoria, Ill., 4½s, | 24,000 | 24,330 00 | 24,000 00 |
| of Marlborough, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Concord, N. H., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| | \$169,000 | \$169,080 00 | \$169,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|-----------------------------------|------------------|----------------------------|---------------------|
| 50 | Eliot National Bank, Boston, . | \$5,000 | \$5,775 00 | \$5,000 00 |
| 50 | Everett Nat'l Bank, Boston, . | 5,000 | 4,400 00 | 5,000 00 |
| 33 | Globe National Bank, Boston, . | 3,300 | 3,052 00 | 3,300 00 |
| 50 | Hamilton Nat'l Bank, Boston, . | 5,000 | 5,700 00 | 5,000 00 |
| 50 | Howard Nat'l Bank, Boston, . | 5,000 | 4,950 00 | 5,000 00 |
| 50 | Manufacturers' N'l B'k, Boston, . | 5,000 | 4,875 00 | 5,000 00 |
| 50 | Market Nat'l Bank, Boston, . | 5,000 | 4,600 00 | 5,000 00 |
| 100 | Nat'l B'k of Commerce, Boston, . | 10,000 | 11,800 00 | 10,000 00 |
| 50 | N'l B'k of No. America, Boston, . | 5,000 | 5,262 50 | 5,000 00 |
| 44 | National City Bank, Boston, . | 4,400 | 3,740 00 | 4,400 00 |
| 50 | National Eagle Bank, Boston, . | 5,000 | 4,250 00 | 5,000 00 |
| 15 | N'l Hide & Leather B'k, Boston, . | 1,500 | 1,582 50 | 1,500 00 |
| 50 | Nat'l Webster Bank, Boston, . | 5,000 | 4,500 00 | 5,000 00 |
| 50 | State National Bank, Boston, . | 5,000 | 5,118 75 | 5,000 00 |
| 76 | Shawmut Nat'l Bank, Boston, . | 7,600 | 8,212 00 | 7,600 00 |
| 100 | Shoe & Leather N'l B'k, Boston, . | 10,000 | 9,000 00 | 10,000 00 |
| 100 | Suffolk National Bank, Boston, . | 10,000 | 9,650 00 | 10,000 00 |
| 169 | Tremont Nat'l Bank, Boston, . | 16,900 | 16,055 00 | 16,900 00 |
| 64 | Bay State N'l B'k, Lawrence, . | 4,800 | 8,000 00 | 6,400 00 |
| 140 | Lawrence N'l Bank, Lawrence, . | 14,000 | 16,800 00 | 14,000 00 |
| | | \$132,500 | \$137,322 75 | \$134,100 00 |

Broadway Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------------|----------------------------|---------------------|
| Boston & Albany R.R. 5s, . . . | \$10,000 | \$10,600 00 | \$10,000 00 |
| Boston & Lowell R.R. 4s, . . . | 50,000 | 49,500 00 | 50,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| Boston & Providence R.R. 4s, . . | 50,000 | 50,000 00 | 50,000 00 |
| Concord & Montreal R.R. 4s, . . | 30,000 | 29,400 00 | 30,000 00 |
| Fitchburg R.R. 5s, . . . | 50,000 | 52,500 00 | 50,000 00 |
| Old Colony R.R. 4s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| | \$225,000 | \$226,800 00 | \$225,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|--------------|-------------|
| \$37,172 31 | 3½ per cent. | \$40,000 00 | 5½ per cent. | \$241,255 00 | 6 per cent. |
| 15,000 00 | 4½ " | 47,900 00 | 5½ " | 95 00 | 6½ " |
| 53,150 00 | 4½ " | 10,000 00 | 5½ " | 3,688 00 | 7 " |
| 389,300 00 | 5 " | | | | |

Number of loans which are of an amount not exceeding \$3,000 each, . . . 201

Aggregate amount of the same, \$245,888 00

Total number of loans upon real estate, 226

Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1893, 64,093 65

Times for the dividends fixed by the by-laws: third Wednesday in April
and October.

Rate and amount of each semi-annual dividend during the } 2 per cent., { 23,883 99
year ending Oct. 31, 1893, } 2 per cent., { 24,417 64

Number of accounts opened during the year ending Oct. 31, 1893, . . . 652

Number of accounts closed during the year ending Oct. 31, 1893, . . . 637

Total number of open accounts Oct. 31, 1893, 3,073

Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu-
sive of taxes), 4,458 69

Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1893, 302,819 88

Number of same, 3,525

Amount of withdrawals, including dividends, during the year ending Oct.
31, 1893, 309,354 92

Number of same, 2,523

Date of examination by commissioner: January 31.

BROCKTON SAVINGS BANK—BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 49.

BAALIS SANFORD, *President.*CHARLES C. CROOKER, *Treasurer.*WILLIAM W. CROSS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS S. PACKARD,

ENOS H. REYNOLDS,

BRADFORD E. JONES,

GARDNER J. KINGMAN,

A. CRANSTON THOMPSON.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|-------------------------------------|-----------------------|
| Public funds as per schedule, . . | \$233,020 00 | Deposits, | \$1,519,325 60 |
| Bank stock as per schedule, . . | 20,800 00 | Guaranty fund, . . | 46,500 00 |
| Railroad bonds as per schedule, . | 186,000 00 | Interest account, . | 2,289 36 |
| Real estate (for banking purposes), . . | 88,000 00 | Profit and loss account, . . | 8,000 00 |
| Loans on real estate, | 772,745 00 | Uncompleted mortgage loans, . . | 3,550 00 |
| Loans on personal security, . . | 250,150 00 | Real estate income account, | 415 29 |
| Deposits in banks, on interest, . . | 9,829 75 | | |
| Expense account, | 302 33 | | |
| Premium account, | 5,924 81 | | |
| Furniture and fixtures, | 9,000 00 | | |
| Suspense account, | 239 18 | | |
| Cash on hand, | 4,069 18 | | |
| | \$1,580,080 25 | | \$1,580,080 25 |

Cash on Deposit in Banks, amount in each :—

| | |
|---|------------|
| Brockton National Bank, Brockton, | \$5,013 68 |
| Home National Bank, Brockton, | 4,816 07 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------------|-------------------------|---------------------|
| City of Biddeford, Me., 4s, | \$1,000 | \$1,000 00 | \$1,000 00 |
| of Brockton, Mass., 4s, | 206,320 | 206,320 00 | 206,320 00 |
| of Brockton, Mass., 5s, | 5,700 | 5,985 00 | 5,700 00 |
| of Cleveland, Ohio, 6s, | 5,000 | 5,250 00 | 5,000 00 |
| of Cleveland, Ohio, 7s, | 5,000 | 5,000 00 | 5,000 00 |
| District of Columbia 6s, | 7,000 | 8,330 00 | 7,000 00 |
| of Columbia 7s, | 3,000 | 3,540 00 | 3,000 00 |
| | \$233,020 | \$235,425 00 | \$233,020 00 |

Brockton Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---------------------------------|-----------------|-------------------------|--------------------|
| 10 | N'l B'k of No. America, Boston, | \$1,000 | \$1,150 00 | \$1,000 00 |
| 10 | Shawmut Nat'l Bank, Boston, | 1,000 | 1,120 00 | 1,000 00 |
| 18 | Tremont Nat'l Bank, Boston, | 1,800 | 1,710 00 | 1,800 00 |
| 100 | Third National Bank, Boston, | 10,000 | 8,700 00 | 10,000 00 |
| 50 | Brockton Nat'l B'k, Brockton, | 5,000 | 6,250 00 | 5,000 00 |
| 20 | Home Nat'l Bank, Brockton, | 2,000 | 3,000 00 | 2,000 00 |
| | | \$20,800 | \$21,930 00 | \$20,800 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|-------------------------|---------------------|
| Boston & Lowell R.R. 5s, . . . | \$1,000 | \$1,030 00 | \$1,000 00 |
| Boston & Lowell R.R. 6s, . . . | 17,000 | 17,595 00 | 17,000 00 |
| Boston, Clinton, Fitchburg and New Bedford R.R. 5s, . . . | 1,000 | 1,080 00 | 1,000 00 |
| Boston & Maine R.R. 4s, . . . | 30,000 | 30,000 00 | 30,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 4,000 | 4,200 00 | 4,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 20,000 | 20,000 00 | 20,000 00 |
| Fitchburg R.R. 5s, . . . | 40,000 | 41,370 00 | 40,000 00 |
| Maine Central R.R. 6s, . . . | 3,000 | 3,240 00 | 3,000 00 |
| Maine Central R.R. 7s, . . . | 25,000 | 32,500 00 | 25,000 00 |
| Newport & Richford R.R. 5s, . . | 6,000 | 6,180 00 | 6,000 00* |
| Old Colony R.R. 6s, . . . | 10,000 | 10,405 00 | 10,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 9,000 | 9,450 00 | 9,000 00 |
| Old Colony R.R. 4s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| | \$186,000 | \$197,050 00 | \$186,000 00 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|--------------|-------------|--------------|-------------|
| \$9,829 75 | 2½ per cent. | \$382,000 00 | 5 per cent. | \$490,895 00 | 6 per cent. |
| 17,000 00 | 4½ " " | 40,000 00 | 5½ " " | 1,500 00 | 6½ " " |
| 50,000 00 | 4½ " " | 40,800 00 | 5½ " " | 700 00 | 7 " " |

Brockton Savings Bank — Concluded.

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, including furniture and fixtures, | \$97,000 00 |
| Estimated value of the same, | 100,000 00 |
| Assessed value of the same, | 88,750 00 |
| Net income received from same during year ending Oct. 31, 1893, | 3,447 45 |
| Number of loans which are of an amount not exceeding \$3,000 each, 401 | |
| Aggregate amount of the same, | 434,470 00 |
| Total number of loans upon real estate, | 430 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 82,269 28 |
| Times for the dividends fixed by the by-laws: April 15 and October 15. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 28,122 17 |
| year ending Oct. 31, 1893, } 2 per cent., { | 28,557 20 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,819 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,413 |
| Total number of open accounts Oct. 31, 1893, | 7,734 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 5,009 91 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 594,513 85 |
| Number of same, | 9,784 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 625,768 25 |
| Number of same, | 8,654 |
| Date of examination by commissioner: January 16. | |

BROOKFIELD SAVINGS BANK—BROOKFIELD.

Incorporated April 3, 1872. Present number of corporators, 25.

HENRY D. FALES, *President.*

HIRAM P. GERALD, *Treasurer.*

HIRAM P. GERALD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

H. V. CROSBY,

FRANK E. PROUTY,

E. E. CHAPIN.

Open for business every business day, 8 A.M. to 12 M.; 1 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|--------------------|-----------------------------|--------------------|
| Real estate by foreclosure, | \$400 00 | Deposits, | \$65,069 33 |
| Loans on real estate, | 45,405 50 | Guaranty fund, | 2,180 38 |
| Loans on personal security, | 15,640 00 | Interest account, | 1,322 92 |
| Loans to counties, cities or towns (notes), | 6,000 00 | | |
| Deposits in banks, on interest, | 494 71 | | |
| Expense account, | 60 75 | | |
| Cash on hand, | 572 27 | | |
| | \$68,573 23 | | \$68,573 23 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|----------|
| First National Bank, Worcester, | \$433 16 |
| Mechanics' National Bank, Worcester, | 10 66 |
| City National Bank, Worcester, | 29 74 |
| Central National Bank, Worcester, | 17 12 |
| Boston Safe Deposit and Trust Company, Boston, | 4 03 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|----------|-------------|------------|--------------|------------|--------------|
| \$494 71 | 2 per cent. | \$5,000 00 | 4½ per cent. | \$7,600 00 | 5½ per cent. |
| 1,000 00 | 4 " | 7,000 00 | 6 " | 46,445 50 | 6 " |

Brookfield Savings Bank — Concluded.

| | |
|---|-----------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$400 00 |
| Assessed value of the same, | 450 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 95 | |
| Aggregate amount of the same, | 67,045 50 |
| Total number of loans upon real estate, 61 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 2,967 74 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 1,343 18 |
| year ending Oct. 31, 1893, } 2 per cent., { | 1,307 12 |
| Number of accounts opened during the year ending Oct. 31, 1893, 65 | |
| Number of accounts closed during the year ending Oct. 31, 1893, 71 | |
| Total number of open accounts Oct. 31, 1893, 569 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 262 61 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 13,154 76 |
| Number of same, | 278 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 21,833 66 |
| Number of same, | 511 |
| Date of examination by commissioner: May 19. | |

BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 38.

WILLIAM H. LINCOLN, *President.*

WILLIAM E. LINCOLN, *Treasurer.*

WILLIAM E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. H. STEARNS,

B. W. NEAL,

THOMAS P. RITCHIE,

BENJ. F. BAKER,

NATHANIEL LYFORD,

WILLIAM E. LINCOLN.

Open for business Mondays and Saturdays, 4 to 8 P.M.; Wednesdays, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$75,400 00 | Deposits, | \$774,428 68 |
| Bank stock as per schedule, . | 32,646 63 | Guaranty fund, . | 12,448 02 |
| Railroad bonds as per schedule, . | 25,000 00 | Interest account, . | 7,977 37 |
| Real estate (for banking purposes), | 7,231 36 | | |
| Loans on real estate, | 506,216 50 | | |
| Loans on personal security, . . | 121,800 00 | | |
| Deposits in banks, on interest, . | 24,729 62 | | |
| Expense account, | 586 02 | | |
| Taxes paid, | 118 71 | | |
| Cash on hand, | 1,125 23 | | |
| | \$794,854 07 | | \$794,854 07 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Shawmut National Bank, Boston, | \$12,903 18 |
| Central National Bank, Boston, | 1,099 65 |
| Brookline National Bank, Brookline, | 10,726 89 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|-----------------|-------------------------|--------------------|
| Town of Brookline, Mass., 3½s, . | \$7,000 | \$6,790 00 | \$7,000 00 |
| of Brookline, Mass., 4s, . | 64,400 | 64,400 00 | 64,400 00 |
| of Brookline, Mass., 7s, . | 4,000 | 4,440 00 | 4,000 00 |
| | \$75,400 | \$75,630 00 | \$75,400 00 |

Brookline Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---------------------------------|-----------------|-------------------------|--------------------|
| 75 | Central Nat'l Bank, Boston, . | \$7,500 | \$11,531 25 | \$11,400 00 |
| 30 | Winthrop Nat'l Bank, Boston, | 3,000 | 3,480 00 | 5,000 00 |
| 30 | Tremont Nat'l Bank, Boston, | 3,000 | 2,700 00 | 3,344 13 |
| 50 | National City Bank, Boston, . | 5,000 | 4,312 50 | 5,531 25 |
| 37 | National Revere B'k, Boston, . | 3,700 | 3,681 50 | 4,057 00 |
| 12 | National Eagle B'k, Boston, . | 1,200 | 1,140 00 | 1,314 25 |
| 20 | Brookline N'l B'k, Brookline, . | 2,000 | 2,600 00 | 2,000 00 |
| | | \$25,400 | \$29,445 25 | \$32,646 63 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------|-----------------|-------------------------|--------------------|
| Fitchburg R.R. 4s, | \$10,000 | \$9,400 00 | \$10,000 00 |
| Fitchburg R.R. 5s, | 15,000 | 15,500 00 | 15,000 00 |
| | \$25,000 | \$24,900 00 | \$25,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|-------------|-------------|-------------|
| \$24,729 62 | 2½ per cent. | \$434,016 50 | 5 per cent. | \$73,800 00 | 6 per cent. |
| 13,000 00 | 4½ " | 62,200 00 | 5½ " | 20,000 00 | 8 " |
| 25,000 00 | 4½ " | | | | |

Amount invested in real estate for banking purposes, \$7,231 36
 Estimated value of the same, 7,500 00
 Assessed value of the same, 6,100 00
 Net income received from same during year ending Oct. 31, 1893, 240 00
 Number of loans which are of an amount not exceeding \$3,000 each, 81
 Aggregate amount of the same, 119,300 00
 Total number of loans upon real estate, 134
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 35,282 61
 Times for the dividends fixed by the by-laws: second Monday in January
 and July.

Brookline Savings Bank — Concluded.

| | | |
|---|----------------|-------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$12,588 47 |
| year ending Oct. 31, 1893, | 2 per cent., { | 14,222 91 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 842 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 534 | |
| Total number of open accounts Oct. 31, 1893, | 4,425 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893, (exclusive of taxes), | | 2,336 48 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 246,245 54 |
| Number of same, | 6,566 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 202,041 76 |
| Number of same, | 3,231 | |
| Date of examination by commissioner: March 29. | | |

CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 39.

CHARLES W. SEVER, *President.*OSCAR F. ALLEN, *Treasurer.*JAMES H. WYETH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ANDREW S. WAITT,

CHARLES W. SEVER,

WILLIAM KIMBALL,

JOSEPH R. PETTINGILL,

EDWIN DRESSER,

JOHN T. G. NICHOLS,

EDW. R. COGSWELL.

Open for business every business day, 8 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|-----------------------|-----------------------|-----------------------|
| Public funds as per schedule, . . | \$329,500 00 | Deposits, | \$3,209,363 25 |
| Loans on public funds, | 22,000 00 | Guaranty fund, . . | 100,000 00 |
| Bank stock as per schedule, . . | 244,485 85 | Interest account, . . | 46,984 75 |
| Loans on bank stock, | 2,800 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, . | 326,233 00 | count, | 16,063 82 |
| Loans on railroad bonds, | 8,800 00 | Unsettled mortgage, | 300 00 |
| Loans on railroad stock, | 11,000 00 | | |
| Real estate by foreclosure, . . . | 13,309 13 | | |
| Loans on real estate, | 1,901,612 50 | | |
| Loans on personal security, . . . | 384,564 00 | | |
| Deposits in banks, on interest, . | 99,206 87 | | |
| Deposit in bank, not on interest, | 831 76 | | |
| Expense account, | 2,094 85 | | |
| Premium account, | 35,020 00 | | |
| Suspense account, | 3,000 00 | | |
| Cash on hand, | 8,453 36 | | |
| | \$3,372,711 32 | | \$3,372,711 32 |

Cash on Deposit in Banks, amount in each :—

| | |
|---|-------------|
| Charles River National Bank, Cambridge, | \$35,206 87 |
| National Exchange Bank, Boston, | 39,000 00 |
| National City Bank, Cambridge, | 25,000 00 |
| Maverick National Bank, Boston, | 831 76 |

Loans on Public Funds, amount on each :—

| | |
|--|---------------|
| On \$14,000 Town of Attleborough, Mass., 4s, | } \$20,000 00 |
| On \$5,000 City of Fall River, Mass., 6s, | |
| On \$1,000 Eastern R.R. 6s, | |
| On \$2,000 City of Bangor, Me., 6s, | 2,000 00 |

Cambridge Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 20 shares Charles River National Bank, Cambridge, | \$2,000 00 |
| On 5 shares Charles River National Bank, Cambridge, | } 600 00 |
| On 3 shares Boston & Maine R.R., | |

Loans on Railroad Bonds, amount on each:—

| | |
|---|------------|
| On \$1,000 Old Colony R.R. 6s, | \$800 00 |
| On \$2,000 Maine Central R.R. 6s, | } 8,000 00 |
| On \$2,000 Maine Central R.R. 7s, | |
| On \$4,000 City of Bangor, Me., 7s, | |

Loans on Railroad Stock, amount on each:—

| | |
|---|------------|
| On 80 shares Boston & Maine R.R., | \$6,000 00 |
| On 50 shares Boston & Maine R.R., | 5,000 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Town of Brookline, Mass., 4s, | \$26,000 | \$26,000 00 | \$26,000 00 |
| of Marblehead, Mass., 4s, | 1,000 | 1,000 00 | 1,000 00 |
| of Marshfield, Mass., 4s, | 55,000 | 55,000 00 | 55,000 00 |
| of Medford, Mass., 4s, | 13,000 | 13,000 00 | 13,000 00 |
| Westborough, Mass., 5s, | 14,000 | 15,400 00 | 14,000 00 |
| City of Boston, Mass., 5s, | 2,000 | 2,200 00 | 2,000 00 |
| of Cambridge, Mass., 6s, | 8,000 | 9,270 00 | 8,000 00 |
| of Chicago, Ill., 6s, | 5,000 | 5,350 00 | 5,000 00 |
| of Chicago, Ill., 7s, | 16,000 | 17,240 00 | 16,000 00 |
| of Cleveland, Ohio, 5s, | 9,000 | 9,410 00 | 9,000 00 |
| of Cleveland, Ohio, 6s, | 7,000 | 7,230 00 | 7,000 00 |
| of Cleveland, Ohio, 7s, | 1,000 | 1,020 00 | 1,000 00 |
| of Dover, N. H., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| of Fall River, Mass., 6s, | 21,000 | 23,330 00 | 21,000 00 |
| of Fort Wayne, Ind., 6s, | 1,000 | 1,060 00 | 1,000 00 |
| of Grand Rapids, Mich., 4½s, | 25,000 | 25,750 00 | 25,000 00 |
| of Indianapolis, Ind., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Portsmouth, N. H., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Providence, R. I., 5s, | 27,000 | 28,720 00 | 27,000 00 |
| of Saginaw, Mich., 4½s, | 25,000 | 25,500 00 | 25,000 00 |
| of Saginaw, Mich., 6s, | 1,000 | 1,050 00 | 1,000 00 |
| of Springfield, Mass., 7s, | 1,000 | 1,220 00 | 1,000 00 |
| of Waltham, Mass., 4s, | 7,000 | 7,000 00 | 7,000 00 |
| Town of Mansfield, Mass., 4s, | 9,500 | 9,500 00 | 9,500 00 |
| | \$329,500 | \$340,250 00 | \$329,500 00 |

Cambridge Savings Bank — Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|------------------|-------------------------|---------------------|
| 159 | Atlas National Bank, Boston, . | \$15,900 | \$18,285 00 | \$19,054 25 |
| 225 | Boston National Bank, Boston, . | 22,500 | 20,700 00 | 24,740 62 |
| 18 | Continental Nat'l B'k, Boston, . | 1,800 | 1,952 00 | 2,303 25 |
| 107 | Eliot National Bank, Boston, . | 10,700 | 12,519 00 | 12,489 12 |
| 42 | Faneuil Hall Nat'l B'k, Boston, . | 4,200 | 5,040 00 | 5,484 75 |
| 9 | Freeman's Nat'l Bank, Boston, . | 900 | 855 00 | 997 25 |
| 69 | Globe National Bank, Boston, . | 6,900 | 6,348 00 | 8,919 26 |
| 93 | Hamilton Nat'l Bank, Boston, . | 9,300 | 10,602 00 | 11,590 00 |
| 114 | Howard Nat'l Bank, Boston, . | 11,400 | 11,286 00 | 12,831 49 |
| 58 | Market Nat'l Bank, Boston, . | 5,800 | 5,336 00 | 6,280 63 |
| 134 | Merchants' Nat'l Bank, Boston, . | 13,400 | 19,564 00 | 18,207 25 |
| 10 | Shawmut Nat'l Bank, Boston, . | 1,000 | 1,120 00 | 1,206 25 |
| 50 | State National Bank, Boston, . | 5,000 | 5,150 00 | 5,481 25 |
| 145 | Suffolk Nat'l Bank, Boston, . | 14,500 | 13,920 00 | 17,836 50 |
| 100 | Third National Bank, Boston, . | 10,000 | 8,700 00 | 9,258 87 |
| 117 | Tremont Nat'l Bank, Boston, . | 11,700 | 10,998 00 | 14,003 25 |
| 125 | N'l B'k of Commerce, Boston, . | 12,500 | 14,750 00 | 15,309 99 |
| 11 | Nat'l Exchange Bank, Boston, . | 1,100 | 1,298 00 | 1,575 75 |
| 11 | National Eagle Bank, Boston, . | 1,100 | 935 00 | 1,241 88 |
| 28 | N'l Hide & Leather B'k, Boston, . | 2,800 | 2,940 00 | 3,144 00 |
| 146 | National Revere Bank, Boston, . | 14,600 | 14,600 00 | 17,499 99 |
| 30 | Nat'l Rockland Bank, Boston, . | 3,000 | 4,500 00 | 4,625 25 |
| 5 | National Union Bank, Boston, . | 500 | 645 00 | 719 00 |
| 25 | Charles River National Bank, Cambridge, . | 2,500 | 3,950 00 | 2,526 00 |
| 46 | Newton Nat'l Bank, Newton, . | 4,600 | 3,450 00 | 5,880 00 |
| 50 | Nat'l Bank of Commere, New Bedford, . | 5,000 | 3,850 00 | 6,160 00 |
| 60 | First Nat'l B'k, New Bedford, . | 6,000 | 8,460 00 | 7,420 00 |
| 50 | Naumkeag Nat'l Bank, Salem, . | 5,000 | 6,250 00 | 7,800 00 |
| | | \$203,700 | \$218,003 00 | \$244,485 85 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|-------------------------|------------------|
| Boston & Lowell R.R. 5s, . . . | \$3,000 | \$3,090 00 | \$3,000 00 |
| Boston & Lowell R.R. 6s, . . . | 4,000 | 4,120 00 | 4,000 00 |
| Fitchburg R.R. 4½s, | 50,000 | 50,000 00 | 50,000 00 |
| Fitchburg R.R. 5s, | 125,000 | 131,250 00 | 125,000 00 |
| Lowell & Andover R.R. 6s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| Lowell & Lawrence R.R. 6s, . . . | 6,000 | 6,300 00 | 6,000 00 |
| Maine Central R.R. 4½s, | 25,000 | 25,000 00 | 25,000 00 |

Cambridge Savings Bank — Concluded.*Detailed Statement of Railroad Bonds — Concluded.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------------|----------------------------|---------------------|
| Maine Central R.R. 7s, | \$16,500 | \$21,450 00 | \$16,500 00 |
| Portland & Ogdensburg R.R. 6s, . . | 9,000 | 9,720 00 | 9,000 00 |
| Penobscot Shore Line R.R. 4s, . . | 25,000 | 25,000 00 | 25,000 00 |
| Upper Coos R.R. 4½s, | 25,000 | 25,000 00 | 25,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 2,000 | 2,100 00 | 2,000 00 |
| Eastern R.R. 6s, | 9,733 | 11,390 00 | 9,733 00 |
| Boston & Maine R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| | \$326,233 | \$340,420 00 | \$326,233 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|------------|--------------|
| \$99,206 87 | 2½ per cent. | \$342,000 00 | 4½ per cent. | \$5,775 00 | 6½ per cent. |
| 25,000 00 | 3½ " | 1,157,316 50 | 5 " | 9,650 00 | 7 " |
| 100,000 00 | 4 " | 272,665 00 | 5½ " | 1,000 00 | 7½ " |
| 185,000 00 | 4½ " | 212,170 00 | 6 " | | |

| | |
|---|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$13,309 13 |
| Assessed value of the same, | 21,200 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . 343 | |
| Aggregate amount of the same, | 433,909 00 |
| Total number of loans upon real estate, | 447 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 154,962 67 |
| Times for the dividends fixed by the by-laws: fourth Thursday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 58,028 33 |
| year ending Oct. 31, 1893, | 59,901 85 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . 1,197 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . . 906 | |
| Total number of open accounts Oct. 31, 1893, | 8,961 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 6,929 71 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 641,999 41 |
| Number of same, | 9,276 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 607,610 56 |
| Number of same, | 8,508 |
| Date of examination by commissioner: March 9. | |

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGE.

Incorporated Feb. 22, 1853. Present number of corporators, 23.

DANIEL U. CHAMBERLIN, *President.*

HENRY W. BULLARD, *Treasurer.*

J. F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ASA P. MORSE,

DANA W. HYDE,

DANIEL U. CHAMBERLIN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$1,764,010 85 | Deposits, | \$3,519,653 91 |
| Bank stock as per schedule, . | 106,925 00 | Guaranty fund, . | 145,000 00 |
| Railroad bonds as per schedule, . | 208,000 00 | Interest account, . | 46,678 95 |
| Real estate by foreclosure, . | 39,134 03 | | |
| Loans on real estate, | 1,287,495 73 | | |
| Loans on personal security, . | 180,900 00 | | |
| Loans to counties, cities or towns (notes), | 80,000 00 | | |
| Deposits in banks, on interest, . | 70,623 55 | | |
| Expense account, | 1,942 44 | | |
| Cash on hand, | 2,301 26 | | |
| | \$3,711,332 86 | | \$3,711,332 86 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| First National Bank, Cambridge, | \$49,823 55 |
| Cambridgeport National Bank, Cambridge, | 10,800 00 |
| National City Bank, Cambridge, | 10,000 00 |

Cambridgeport Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|----------------|----------------------------|------------------|
| Town of Arlington, Mass., 4s, | \$11,000 00 | \$11,000 00 | \$11,000 00 |
| of Beverly, Mass., 4s, . | 72,000 00 | 72,000 00 | 72,000 00 |
| of East Providence, R.I., 4s, | 50,000 00 | 50,000 00 | 50,000 00 |
| of Kingston, Mass., 4s, . | 30,000 00 | 30,000 00 | 30,000 00 |
| of Maynard, Mass., 4s, . | 40,000 00 | 40,000 00 | 40,000 00 |
| of Rockland, Mass., 4s, . | 51,000 00 | 51,000 00 | 51,000 00 |
| of So. Abington, Mass., 4s, | 19,000 00 | 19,000 00 | 19,000 00 |
| of Waltham, Mass., 4s, . | 7,000 00 | 7,000 00 | 7,000 00 |
| of Weymouth, Mass., 4s, | 31,000 00 | 31,000 00 | 31,000 00 |
| of Woonsocket, R.I., 4s, | 50,000 00 | 50,000 00 | 50,000 00 |
| City of Boston, Mass., 5s, . | 85,510 85 | 89,246 18 | 85,510 85 |
| of Boston, Mass., 6s, . | 9,000 00 | 10,440 00 | 9,000 00 |
| of Cambridge, Mass., 4s, . | 195,000 00 | 195,200 00 | 195,000 00 |
| of Cambridge, Mass., 6s, . | 17,000 00 | 17,396 25 | 17,000 00 |
| of Chicago, Ill., 7s, . . | 20,000 00 | 20,695 00 | 20,000 00 |
| of Cleveland, Ohio, 3.65s, | 7,000 00 | 6,720 00 | 7,000 00 |
| of Cleveland, Ohio, 4s, . | 14,000 00 | 14,000 00 | 14,000 00 |
| of Cleveland, Ohio, 6s, . | 12,000 00 | 12,585 00 | 12,000 00 |
| of Cleveland, Ohio, 7s, . | 7,000 00 | 7,312 50 | 7,000 00 |
| of Columbus, Ohio, 4s, . | 40,000 00 | 39,200 00 | 40,000 00* |
| of Dayton, Ohio, 4s, . . | 50,000 00 | 49,000 00 | 50,000 00* |
| of Dayton, Ohio, 6s, . . | 40,000 00 | 42,400 00 | 40,000 00* |
| of Fall River, Mass., 4½s, | 40,000 00 | 41,350 00 | 40,000 00 |
| of Grand Rapids, Mich., 4½s, | 50,000 00 | 52,000 00 | 50,000 00 |
| of Grand Rapids, Mich., 4s, | 19,000 00 | 19,000 00 | 19,000 00 |
| of Grand Rapids, Mich., 8s, | 5,000 00 | 5,275 00 | 5,000 00 |
| of Lawrence, Mass., 4s, . | 58,000 00 | 58,000 00 | 58,000 00 |
| of Lynn, Mass., 4s, . . . | 50,000 00 | 50,000 00 | 50,000 00 |
| of Middletown, Conn., 4s, | 25,000 00 | 25,000 00 | 25,000 00 |
| of New Bedford, Mass., 5s, | 5,000 00 | 5,300 00 | 5,000 00 |
| of New Britain, Conn., 4s, | 5,000 00 | 5,000 00 | 5,000 00 |
| of Newton, Mass., 4s, . . | 13,000 00 | 13,000 00 | 13,000 00 |
| of Newton, Mass., 6s, . . | 3,000 00 | 3,600 00 | 3,000 00 |
| of Pawtucket, R.I., 4s, . . | 100,000 00 | 98,000 00 | 100,000 00 |
| of Pawtucket, R.I., 6s, . . | 20,000 00 | 20,300 00 | 20,000 00 |
| of Peoria, Ill., 4½s, . . . | 50,000 00 | 51,500 00 | 50,000 00 |
| of Providence, R.I., 5s, . . | 100,000 00 | 112,000 00 | 100,000 00 |
| of Reading, Penn., 4s, . . | 55,000 00 | 55,000 00 | 55,000 00 |
| of Somerville, Mass., 4s, . | 13,000 00 | 13,000 00 | 13,000 00 |
| of Springfield, Mass., 7s, . | 15,000 00 | 16,912 50 | 15,000 00 |
| of Springfield, Ohio, 4½s, . | 50,000 00 | 52,500 00 | 50,000 00 |
| of Taunton, Mass., 4s, . . | 35,500 00 | 35,500 00 | 35,500 00 |
| of Worcester, Mass., 5s, . . | 20,000 00 | 22,000 00 | 20,000 00 |
| of Bangor, Me., 4s, | 50,000 00 | 50,000 00 | 50,000 00 |
| of Dover, N.H., 4s, | 22,000 00 | 22,000 00 | 22,000 00 |
| of Woburn, Mass., 4s, . . . | 53,000 00 | 53,000 00 | 53,000 00 |
| of Lowell, Mass., 4s, | 50,000 00 | 50,750 00 | 50,000 00 |
| | \$1,764,010 85 | \$1,795,182 43 | \$1,764,010 85 |

* Legal investments when made.

Cambridgeport Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|------------------|-------------------------|---------------------|
| 50 | Blackstone Nat'l B'k, Boston, . | \$5,000 | \$4,512 50 | \$5,000 00 |
| 40 | Eliot National Bank, Boston, . | 4,000 | 4,620 00 | 4,000 00 |
| 50 | Globe National Bank, Boston, . | 5,000 | 4,612 50 | 5,000 00 |
| 100 | Hamilton Nat'l Bank, Boston, . | 10,000 | 11,400 00 | 10,000 00 |
| 56 | N'l B'k of Commerce, Boston, . | 5,600 | 6,608 00 | 5,600 00 |
| 206 | National Union Bank, Boston, . | 20,600 | 27,087 50 | 20,600 00 |
| 150 | Suffolk Nat'l Bank, Boston, . | 15,000 | 14,475 00 | 15,000 00 |
| 100 | Tremont Nat'l Bank, Boston, . | 10,000 | 9,400 00 | 10,000 00 |
| 50 | Washington Nat'l B'k, Boston, . | 5,000 | 5,012 50 | 5,000 00 |
| 75 | Nat'l Webster Bank, Boston, . | 7,500 | 6,862 50 | 7,500 00 |
| 100 | First Nat'l Bank, Cambridge, . | 10,000 | 17,000 00 | 18,825 00 |
| 40 | Cambridgeport National Bank, Cambridge, . | 4,000 | 5,600 00 | 4,000 00 |
| 14 | Nat'l City Bank, Cambridge, . | 1,400 | 2,310 00 | 1,400 00 |
| | | \$108,100 | \$119,450 50 | \$106,925 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------------|-------------------------|---------------------|
| Fitchburg R.R. 4s, | \$50,000 | \$47,500 00 | \$50,000 00 |
| Fitchburg R.R. 5s, | 22,000 | 22,420 00 | 22,000 00 |
| Fitchburg R.R. 7s, | 6,000 | 6,080 00 | 6,000 00 |
| Old Colony R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Old Colony R.R. 6s, | 4,000 | 4,240 00 | 4,000 00 |
| Old Colony R.R. 7s, | 16,000 | 16,060 00 | 16,000 00 |
| Vermont & Massachusetts R.R. 5s, . . | 60,000 | 61,800 00 | 60,000 00 |
| | \$208,000 | \$208,050 00 | \$208,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|----------------|-------------|-------------|-------------|
| \$70,623 55 | 2 per cent. | \$1,205,765 92 | 5 per cent. | \$45,779 81 | 6 per cent. |
| 50,000 00 | 3½ " | 17,350 00 | 5½ " | 2,350 00 | 6½ " |
| 44,500 00 | 4 " | 50,000 00 | 5½ " | 950 00 | 7½ " |
| 101,700 00 | 4½ " | | | | |

Cambridgeport Savings Bank—Concluded.

| | |
|---|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$39,134 03 |
| Assessed value of the same, | 50,700 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, . 425 | |
| Aggregate amount of the same, | 572,440 92 |
| Total number of loans upon real estate, 524 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 174,467 74 |
| Times for the dividends fixed by the by-laws: third Wednesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 67,294 06 |
| year ending Oct. 31, 1893, } 2 per cent, { | 68,702 39 |
| Number of accounts opened during the year ending Oct. 31, 1893, . 1,166 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . 781 | |
| Total number of open accounts Oct. 31, 1893, 11,034 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 6,766 81 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 566,023 77 |
| Number of same, 10,567 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 701,366 96 |
| Number of same, 9,088 | |
| Date of examination by commissioner: April 13. | |

CANTON INSTITUTION FOR SAVINGS—CANTON.

Incorporated March 4, 1835. Present number of corporators, 29.

CHARLES ENDICOTT, *President.*

NATHANIEL W. DUNBAR, *Treasurer.*

NATHANIEL W. DUNBAR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES S. SHEPARD,

FRANCIS D. DUNBAR,

WILLIS S. SHEPARD,

NATHANIEL W. DUNBAR,

WILLIAM O. CHAPMAN.

Open for business every business day, 8 A.M. to 12 M. ; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$116,100 00 | Deposits, . . . | \$654,649 15 |
| Bank stock as per schedule, . | 52,725 00 | Guaranty fund, . | 26,850 00 |
| Loan on bank stock, . . . | 3,000 00 | Interest account, . | 587 75 |
| Railroad bonds as per schedule, . | 75,500 00 | Profit and loss ac- | |
| Real estate by foreclosure, . | 820 00 | count, . . . | 7,226 54 |
| Loans on real estate, . . . | 281,965 00 | | |
| Loans on personal security, . | 92,667 50 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 56,500 00 | | |
| Deposit in bank, on interest, . | 9,500 00 | | |
| Cash on hand, | 535 94 | | |
| | \$689,313 44 | | \$689,313 44 |

Cash on Deposit in Bank:—

Neponset National Bank, Canton, \$9,500 00

Loan on Bank Stock:—

On 43 shares Neponset National Bank, Canton, \$3,000 00

Canton Institution for Savings — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------|----------------------------|------------------|
| Town of Canton, Mass., 4s, . . . | \$20,000 | \$20,000 00 | \$20,000 00 |
| of Norwood, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Orange, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| City of Lawrence, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| of Lynn, Mass., 3½s, . . . | 13,500 | 13,500 00 | 13,500 00 |
| of New Bedford, Mass., 3½s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Providence, R. I., 5s, . . . | 10,000 | 11,000 00 | 10,000 00 |
| of Taunton, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Waltham, Mass., 4s, . . . | 8,000 | 8,000 00 | 8,000 00 |
| County of Hampden, Mass., 3s, . . . | 10,000 | 9,600 00 | 9,600 00 |
| | \$116,500 | \$117,100 00 | \$116,100 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|-------------------------------------|------------|----------------------------|------------------|
| 25 | Atlas National Bank, Boston, . . | \$2,500 | \$2,875 00 | \$2,500 00 |
| 25 | Blackstone Nat'l Bank, Boston, . . | 2,500 | 2,250 00 | 2,500 00 |
| 25 | Central Nat'l Bank, Boston, . . | 2,500 | 3,675 00 | 2,500 00 |
| 40 | Freeman's Nat'l Bank, Boston, . . | 4,000 | 3,800 00 | 4,000 00 |
| 33 | Globe National Bank, Boston, . . | 3,300 | 3,036 00 | 3,300 00 |
| 50 | Market Nat'l Bank, Boston, . . | 5,000 | 4,600 00 | 5,000 00 |
| 50 | N'l B'k of No. America, Boston, . . | 5,000 | 5,250 00 | 5,000 00 |
| 25 | National Eagle Bank, Boston, . . | 2,500 | 2,125 00 | 2,500 00 |
| 25 | Nat'l Webster Bank, Boston, . . | 2,500 | 2,250 00 | 2,500 00 |
| 17 | North National Bank, Boston, . . | 1,700 | 1,853 00 | 1,700 00 |
| 25 | Shoe & Leather N'l B'k, Boston, . . | 2,500 | 2,125 00 | 2,500 00 |
| 126 | Neponset Nat'l Bank, Canton, . . | 12,600 | 15,750 00 | 13,725 00 |
| 50 | Dedham Nat'l Bank, Dedham, . . | 5,000 | 5,000 00 | 5,000 00 |
| | | \$51,600 | \$54,589 00 | \$52,725 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$20,000 | \$20,000 00 | \$20,000 00 |
| Boston & Maine R.R. 4s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| Eastern R.R. 6s, . . . | 5,500 | 6,435 00 | 5,500 00 |
| Fitchburg R.R. 4½s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| Old Colony R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| | \$75,500 | \$76,435 00 | \$75,500 00 |

Canton Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|------------|--------------|------------|--------------|
| \$9,500 00 | 2 per cent. | \$7,000 00 | 4½ per cent. | \$3,000 00 | 5½ per cent. |
| 47,500 00 | 4 " | 146,350 00 | 5 " | 230,282 50 | 6 " |

| | |
|---|------------|
| Value by books, of real estate held or owned by foreclosure or otherwise, | \$820 00 |
| Assessed value of the same, | 760 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 198 | |
| Aggregate amount of the same, | 176,965 00 |
| Total number of loans upon real estate, | 216 |
| Amount of investments from which no income is received, | 820 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 32,789 81 |
| Times for the dividends fixed by the by-laws: first Tuesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 12,273 99 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 15,493 67 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 333 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 285 |
| Total number of open accounts Oct. 31, 1893, | 2,326 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,318 25 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 109,612 00 |
| Number of same, | 1,469 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 125,665 01 |
| Number of same, | 1,394 |
| Date of examination by commissioner: April 27. | |

CAPE ANN SAVINGS BANK—GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 40.

SAMUEL A. STACEY, *President.*

GEO. J. MARSH, *Treasurer.*

DANIEL T. BABSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT R. FEARS,

SYLVESTER CUNNINGHAM,

JOHN E. SOMES,

JOHN CORLISS,

GEO. J. MARSH.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; during August, close at 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|-----------------------------------|-----------------------|
| Public funds as per schedule, . | \$4,000 00 | Deposits, . . . | \$3,052,325 21 |
| Bank stock as per schedule, . | 274,900 00 | Guaranty fund, . | 150,000 00 |
| Loan on bank stock, . . . | 1,000 00 | Interest account, . | 23,441 16 |
| Real estate (for banking purposes), . . . | 61,714 82 | Surplus, . . . | 97,167 82 |
| Real estate by foreclosure, . | 36,921 33 | Taxes, . . . | 2,254 13 |
| Loans on real estate, . . . | 1,837,885 00 | Uncompleted mortgage loans, . . . | 25,182 14 |
| Loans on personal security, . | 1,091,289 00 | | |
| Loans on depositors' books, . | 500 00 | | |
| Deposit in bank, on interest, . | 11,263 13 | | |
| Deposit in bank, not on interest, . | 2,713 00 | | |
| Expense account, . . . | 308 97 | | |
| Suspense account, . . . | 4,836 32 | | |
| Miscellaneous account, . . . | 2,967 12 | | |
| Cash on hand, . . . | 20,071 77 | | |
| | \$3,350,370 46 | | \$3,350,370 46 |

Cash on Deposit in Banks, amount in each : —

| | |
|---|------------|
| Gloucester National Bank, Gloucester, | \$2,713 00 |
| Third National Bank, Boston, | 11,263 13 |

Loan on Bank Stock : —

| | |
|---|------------|
| On 10 shares First National Bank, Gloucester, | \$1,000 00 |
|---|------------|

Cape Ann Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|-------------------------|------------------|
| Town of Brookline, Mass., 7s. . | \$4,000 | \$4,400 00 | \$4,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------|-------------------------|------------------|
| 100 | Atlantic Nat'l Bank, Boston, . | \$10,000 | \$12,500 00 | \$10,000 00 |
| 100 | Atlas National Bank, Boston, . | 10,000 | 11,400 00 | 10,000 00 |
| 112 | Blackstone Nat'l Bank, Boston, . | 11,200 | 9,856 00 | 11,200 00 |
| 100 | Central Nat'l Bank, Boston, . | 10,000 | 14,500 00 | 10,000 00 |
| 50 | National City Bank, Boston, . | 5,000 | 4,200 00 | 5,000 00 |
| 200 | National Bank of the Commonwealth, Boston, . | 20,000 | 24,400 00 | 20,000 00 |
| 100 | Nat'l B'k of Commerce, Boston, . | 10,000 | 11,200 00 | 10,000 00 |
| 100 | National Eagle Bank, Boston, . | 10,000 | 8,500 00 | 10,000 00 |
| 30 | Everett Nat'l Bank, Boston, . | 8,000 | 2,700 00 | 8,000 00 |
| 50 | Nat'l Exchange Bank, Boston, . | 5,000 | 5,800 00 | 5,000 00 |
| 100 | Freeman's Nat'l Bank, Boston, . | 10,000 | 9,300 00 | 9,000 00 |
| 50 | Globe National Bank, Boston, . | 5,000 | 4,600 00 | 4,500 00 |
| 50 | Hamilton Nat'l Bank, Boston, . | 5,000 | 5,550 00 | 5,000 00 |
| 70 | Howard Nat'l Bank, Boston, . | 7,000 | 6,720 00 | 7,000 00 |
| 200 | Merchants' Nat'l Bank, Boston, . | 20,000 | 28,000 00 | 20,000 00 |
| 50 | New England N'l B'k, Boston, . | 5,000 | 7,700 00 | 5,000 00 |
| 100 | North National Bank, Boston, . | 10,000 | 10,800 00 | 10,000 00 |
| 100 | Nat'l Bank of North America, Boston, . | 10,000 | 10,200 00 | 10,000 00 |
| 25 | Old Boston Nat'l Bank, Boston, . | 2,500 | 2,425 00 | 2,500 00 |
| 166 | National Bank of Redemption, Boston, . | 16,600 | 20,252 00 | 16,600 00 |
| 150 | Nat'l Bank of the Republic, Boston, . | 15,000 | 22,200 00 | 15,000 00 |
| 50 | Second National Bank, Boston, . | 5,000 | 9,050 00 | 5,000 00 |
| 100 | Shawmut Nat'l Bank, Boston, . | 10,000 | 12,200 00 | 10,000 00 |
| 50 | State National Bank, Boston, . | 5,000 | 5,100 00 | 5,000 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,500 00 | 5,000 00 |
| 200 | Third National Bank, Boston, . | 20,000 | 18,000 00 | 20,000 00 |
| 100 | City Nat'l Bank, Gloucester, . | 10,000 | 15,000 00 | 10,000 00 |
| 61 | Cape Ann N'l B'k, Gloucester, . | 6,100 | 8,540 00 | 6,100 00 |
| 50 | Gloucester N'l B'k, Gloucester, . | 5,000 | 6,750 00 | 5,000 00 |
| 100 | Rockport Nat'l B'k, Rockport, . | 10,000 | 12,500 00 | 10,000 00 |
| | | \$276,400 | \$324,448 00 | \$274,900 00 |

Cape Ann Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|-------------|--------------|
| \$11,263 13 | 2½ per cent. | \$29,550 00 | 5½ per cent. | \$10,000 00 | 6½ per cent. |
| 249,950 00 | 5 " | 2,565,174 00 | 6 " | 76,000 00 | 7 " |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$61,714 82 |
| Estimated value of the same, | 50,000 00 |
| Assessed value of the same, | 64,000 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 36,921 33 |
| Assessed value of the same, | 61,300 00 |
| Net income received from same during year ending Oct. 31, 1893, | 301 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 937 | |
| Aggregate amount of the same, | 781,339 00 |
| Total number of loans upon real estate, | 1,022 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 163,274 53 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | 68,847 17 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 71,401 24 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,470 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,108 |
| Total number of open accounts Oct. 31, 1893, | 9,022 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 6,762 48 |
| Amount of deposits, not including dividends, during the year ending Oct. 31, 1893, | 555,116 25 |
| Number of same, | 7,342 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 492,705 64 |
| Number of the same, | 6,324 |
| Date of examination by commissioner: August 11. | |

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated March 16, 1855. Present number of corporators, 65.

LEVI ELDRIDGE, *President.*

AUGUSTUS C. SNOW, *Treasurer.*

AUGUSTUS C. SNOW, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEVI ELDRIDGE,

LUTHER FISK,

ELIAZER K. CROWELL,

GODFREY HOPKINS,

ALEXANDER T. NEWCOMB.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1898.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . . | \$16,199 00 | Deposits, | \$635,832 44 |
| Loan on public funds, | 18,000 00 | Guaranty fund, . . | 18,000 00 |
| Bank stock as per schedule, . . | 62,189 75 | Profit and loss account, | 4,866 92 |
| Loans on bank stock, | 11,825 00 | | |
| Railroad bonds as per schedule, . | 114,393 00 | | |
| Loans on railroad bonds, | 27,000 00 | | |
| Loans on railroad stock, | 36,200 00 | | |
| Real estate (for banking purposes), | 1,050 00 | | |
| Real estate by foreclosure, | 291 04 | | |
| Loans on real estate, | 134,589 93 | | |
| Loans on personal security, | 204,978 58 | | |
| Loans to counties, cities or towns (notes), | 32,150 00 | | |
| Real estate taken to secure indebtedness, | 840 71 | | |
| Cash on hand, | 1,991 35 | | |
| | \$658,698 36 | | \$658,698 36 |

Loan on Public Funds:—

On \$18,000 Lynn, Mass., 4s, \$15,000 00

Loans on Bank Stock, amount on each:—

On 52 shares Fourth National Bank, Boston, \$5,200 00
 On 50 shares Welden National Bank, St. Albans, Vt., 5,000 00
 On 8 shares Cape Cod National Bank, Harwich, 600 00
 On 5 shares Cape Cod National Bank, Harwich, 500 00
 On 4 shares Cape Cod National Bank, Harwich, 300 00
 On 3 shares Cape Cod National Bank, Harwich, 160 00
 On 1 share Cape Cod National Bank, Harwich, 65 00

Cape Cod Five Cents Savings Bank — Continued.

Loans on Railroad Bonds, amount on each:—

| | |
|--|-------------|
| On \$13,000 Boston & Maine R.R. 4s, | \$12,000 00 |
| On 17,000 Connecticut & Passumpsic Rivers R.R. 4s, | 15,000 00 |

Loans on Railroad Stock, amount on each:—

| | |
|--|---------------|
| On 100 shares Fitchburg R.R., | } \$25,000 00 |
| On 105 shares Boston & Albany R.R., | |
| On 20 shares Thames National Bank, Norwich, Conn., | |
| On 100 shares Boston & Maine R.R., | 11,200 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| City of Chicago, Ill., 4s, | \$10,000 | \$9,700 00 | \$10,000 00 |
| of Chicago, Ill., 7s, | 2,000 | 2,010 00 | 2,052 00 |
| of Cleveland, Ohio, 6s, | 4,000 | 4,120 00 | 4,147 00 |
| | \$16,000 | \$15,830 00 | \$16,199 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 48 | State National Bank, Boston, . | \$4,800 | \$4,944 00 | \$5,676 00 |
| 48 | Shawmut Nat'l Bank, Boston, . | 4,300 | 5,418 00 | 5,081 00 |
| 40 | Everett Nat'l Bank, Boston, . | 4,000 | 3,680 00 | 3,800 00 |
| 31 | N'l B'k of Commerce, Boston, . | 3,100 | 3,658 00 | 3,674 50 |
| 30 | Nat'l Revere Bank, Boston, . | 3,000 | 3,000 00 | 3,630 00 |
| 30 | N'l Hide & Leather B'k, Boston, . | 3,000 | 3,150 00 | 3,450 00 |
| 27 | Blackstone N'l Bank, Boston, . | 2,700 | 2,430 00 | 2,916 00 |
| 26 | Nat'l Exchange Bank, Boston, . | 2,600 | 3,068 00 | 3,029 00 |
| 38 | Fourth Nat'l Bank, Boston, . | 3,800 | 4,750 00 | 4,191 25 |
| 24 | Suffolk Nat'l Bank, Boston, . | 2,400 | 2,208 00 | 2,730 00 |
| 20 | Tremont Nat'l Bank, Boston, . | 2,000 | 1,800 00 | 2,275 00 |
| 16 | N'l B'k of No. America, Boston, . | 1,600 | 1,680 00 | 1,616 00 |
| 15 | N'l B'k of the Republic, Boston, . | 1,500 | 2,205 00 | 1,980 00 |
| 26 | National Bank of the Common- wealth, Boston, | 2,600 | 3,250 00 | 2,821 00 |
| 10 | Nat'l Webster Bank, Boston, . | 1,000 | 920 00 | 1,050 00 |
| 7 | Faneuil Hall N'l Bank, Boston, . | 700 | 840 00 | 981 00 |
| 57 | Cape Cod N'l Bank, Harwich, . | 5,700 | 7,410 00 | 7,866 00 |
| 42 | First Nat'l Bank, Yarmouth, . | 4,200 | 5,460 00 | 5,523 00 |
| | | \$53,000 | \$59,871 00 | \$62,189 75 |

Cape Cod Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$20,000 | \$19,750 00 | \$20,000 00 |
| Boston & Lowell R.R. 5s, . . . | 5,000 | 5,150 00 | 5,217 00 |
| Boston & Lowell R.R. 6s, . . . | 1,000 | 1,035 00 | 1,055 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . . | 15,000 | 14,700 00 | 15,000 00 |
| Fitchburg R.R. 5s, . . . | 20,000 | 20,900 00 | 20,565 00 |
| Old Colony R.R. 4s, . . . | 25,000 | 25,000 00 | 26,350 00 |
| Portland & Ogdensburg R.R. 6s, . . . | 5,000 | 5,400 00 | 5,549 00 |
| Vermont & Massachusetts R.R. 5s, . . . | 10,000 | 10,500 00 | 10,657 00 |
| | \$111,000 | \$112,235 00 | \$114,393 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|-------------|--------------|------------|--------------|
| \$3,500 00 | 4 per cent. | \$58,000 00 | 5½ per cent. | \$3,161 00 | 6½ per cent. |
| 43,200 00 | 4½ " | 13,000 00 | 5½ " | 67,113 56 | 7 " |
| 35,000 00 | 4¾ " | 161,418 96 | 6 " | 10,000 00 | 8 " |
| 77,350 00 | 5 " | | | | |

| | |
|---|--|
| Amount invested in real estate for banking purposes, | \$1,050 00 |
| Estimated value of the same, | 1,200 00 |
| Assessed value of the same, | 1,200 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 1,131 75 |
| Assessed value of the same, | 9,900 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 2 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . | 401 |
| Aggregate amount of the same, | 154,204 41 |
| Total number of loans upon real estate, | 321 |
| Amount of investments from which no income is received, | 840 71 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 32,084 82 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | 2 per cent., { 11,963 58 2 per cent., { 12,159 64 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 317 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 269 |
| Total number of open accounts Oct. 31, 1893, | 2,734 |

Cape Cod Five Cents Savings Bank — Concluded.

| | |
|---|------------|
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | \$2,172 34 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 125,793 32 |
| Number of same, | 1,485 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 124,933 67 |
| Number of same, | 1,324 |
| Date of examination by commissioner: June 12. | |

CENTRAL SAVINGS BANK — LOWELL.

Incorporated March 3, 1871. Present number of corporators, 69.

OLIVER H. MOULTON, *President.*SAMUEL A. CHASE, *Treasurer.*SAMUEL A. CHASE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL SWAN,

ARTHUR G. POLLARD,

JOHN S. JAKES,

AMASA PRATT,

HENRY C. CHURCH,

SAMUEL A. CHASE.

Open for business every business day, 9 A.M. to 1 P.M.; and on Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . | \$44,000 00 | Deposits, . . . | \$2,525,612 33 |
| Bank stock as per schedule, . | 215,000 00 | Guaranty fund, . | 100,000 00- |
| Loans on bank stock, . . . | 7,500 00 | Interest account, . | 533 75 |
| Railroad bonds as per schedule, . | 29,000 00 | Profit and loss account, . . . | 110,968 33. |
| Loan on railroad bonds, . . . | 10,000 00 | | |
| Loan on railroad stock, . . . | 40,000 00 | | |
| Loans on real estate, . . . | 1,771,681 00 | | |
| Loans on personal security, . . | 420,199 00 | | |
| Loans to counties, cities or towns (notes), | 108,700 00 | | |
| Deposits in banks, on interest, . | 78,516 36 | | |
| Cash on hand, | 12,508 05 | | |
| | <u>\$2,737,104 41</u> | | <u>\$2,737,104 41</u> |

Cash on Deposit in Banks, amount in each: —

| | |
|---|-------------|
| Merchants' National Bank, Lowell, | \$53,516 36 |
| Old Lowell National Bank, Lowell, | 5,000 00 |
| Prescott National Bank, Lowell, | 20,000 00 |

Loans on Bank Stock, amount on each: —

| | |
|--|--------------|
| On 13 shares Merchants' National Bank, Lowell, | } \$2,000 00 |
| On 10 shares Wamesit National Bank, Lowell, | |
| On 19 shares Prescott National Bank, Lowell, | } 1,000 00 |
| On 8 shares Appleton National Bank, Lowell, | |
| On 30 shares First National Bank, Lowell, | } 3,000 00 |
| On 25 shares Railroad National Bank, Lowell, | |
| On 10 shares Prescott National Bank, Lowell, | } 1,500 00 |

Central Savings Bank — Continued.

Loan on Railroad Bonds:—

On \$10,000 Lowell & Lawrence R.R. 6s, \$10,000 00

Loan on Railroad Stock:—

On 427 shares Boston & Maine R.R., \$40,000 00

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|-----------------|----------------------------|--------------------|
| Town of Andover, Mass., 4s, . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| City of Chicago, Ill., 7s, . . | 3,000 | 3,120 00 | 3,000 00 |
| of Lowell, Mass., 4s, . . | 6,000 | 6,000 00 | 6,000 00 |
| of Malden, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Pawtucket, R. I., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Haverhill, Mass., 4s, . . | 15,000 | 15,000 00 | 15,000 00 |
| | \$44,000 | \$44,120 00 | \$44,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------------|----------------------------|---------------------|
| 100 | Atlantic Nat'l Bank, Boston, . | \$10,000 | \$12,100 00 | \$13,600 00 |
| 100 | Blackstone N'l Bank, Boston, . | 10,000 | 9,100 00 | 11,000 00 |
| 50 | Boston Nat'l Bank, Boston, . | 5,000 | 4,650 00 | 5,600 00 |
| 200 | Central Nat'l Bank, Boston, . | 20,000 | 30,000 00 | 30,000 00 |
| 100 | Eliot National Bank, Boston, . | 10,000 | 11,800 00 | 11,500 00 |
| 13 | Hamilton Nat'l Bank, Boston, . | 1,300 | 1,456 00 | 1,300 00 |
| 50 | Market Nat'l Bank, Boston, . | 5,000 | 4,600 00 | 5,000 00 |
| 50 | Merchants' N'l Bank, Boston, . | 5,000 | 7,300 00 | 6,700 00 |
| 50 | Metropolitan N'l B'k, Boston, . | 5,000 | 4,900 00 | 5,000 00 |
| 100 | National City Bank, Boston, . | 10,000 | 11,000 00 | 10,000 00 |
| 100 | N'l B'k of Commerce, Boston, . | 10,000 | 11,800 00 | 10,000 00 |
| 50 | N'l Hide & Leather B'k, Boston, . | 5,000 | 5,300 00 | 5,400 00 |
| 60 | N'l B'k of Redemption, Boston, . | 6,000 | 7,620 00 | 8,000 00 |
| 27 | N'l B'k of the Republic, Boston, . | 2,700 | 4,050 00 | 3,400 00 |
| 30 | Natl Webster Bank, Boston, . | 3,000 | 2,760 00 | 3,000 00 |
| 70 | Second National Bank, Boston, . | 7,000 | 13,300 00 | 10,000 00 |
| 63 | Shawmut Nat'l Bank, Boston, . | 6,300 | 7,056 00 | 8,000 00 |
| 50 | Shoe & Leather N'l B'k, Boston, . | 5,000 | 4,600 00 | 5,000 00 |
| 50 | Suffolk Nat'l Bank, Boston, . | 5,000 | 4,850 00 | 5,000 00 |
| 100 | Appleton Nat'l Bank, Lowell, . | 10,000 | 15,000 00 | 15,000 00 |
| 30 | First National Bank, Lowell, . | 3,000 | 5,400 00 | 4,200 00 |
| 150 | Merchants' N'l Bank, Lowell, . | 15,000 | 22,500 00 | 18,300 00 |
| 52 | Old Lowell N'l Bank, Lowell, . | 5,200 | 6,240 00 | 6,000 00 |
| 10 | Prescott Nat'l Bank, Lowell, . | 1,000 | 1,500 00 | 1,000 00 |
| 20 | Railroad Nat'l Bank, Lowell, . | 2,000 | 2,500 00 | 2,000 00 |
| 50 | Wamesit Nat'l Bank, Lowell, . | 5,000 | 7,000 00 | 6,000 00 |
| 50 | Georgetown N'l B'k, George- town, | 5,000 | 5,500 00 | 5,000 00 |
| | | \$177,500 | \$223,782 00 | \$215,000 00 |

Central Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-----------------|-------------------------|--------------------|
| Boston & Lowell R.R. 4s, . . . | \$4,000 | \$3,920 00 | \$4,000 00 |
| Boston & Maine R.R. 4s, . . . | 5,000 | 4,800 00 | 5,000 00 |
| Boston & Maine R.R. 7s, . . . | 4,000 | 4,000 00 | 4,000 00 |
| Fitchburg R.R. 5s, . . . | 5,000 | 5,100 00 | 5,000 00 |
| Fitchburg R.R. 6s, . . . | 1,000 | 1,087 00 | 1,000 00 |
| Lowell & Lawrence R.R. 6s, . . . | 5,000 | 5,225 00 | 5,000 00 |
| Maine Central R.R. 7s, . . . | 1,000 | 1,300 00 | 1,000 00 |
| New York, Providence & Boston R.R. 7s, . . . | 3,000 | 3,490 00 | 3,000 00 |
| Portland & Ogdensburg R.R. 6s, . . | 1,000 | 1,110 00 | 1,000 00 |
| | \$29,000 | \$29,982 00 | \$29,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|-------------|--------------|
| \$53,516 36 | 2½ per cent. | \$290,574 00 | 4½ per cent. | \$46,875 00 | 5½ per cent. |
| 5,000 00 | 3½ " | 27,000 00 | 4½ " | 208,500 00 | 6 " |
| 106,700 00 | 4 " | 1,658,431 00 | 5 " | 40,000 00 | 6½ " |

Number of loans which are of an amount not exceeding \$3,000 each, . 392
 Aggregate amount of the same, \$560,006 00
 Total number of loans upon real estate, 556
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, 129,793 61
 Times for the dividends fixed by the by-laws: first Saturday in May and November.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 46,102 39
 year ending Oct. 31, 1893, } 2 per cent., { 48,281 74
 Number of accounts opened during the year ending Oct. 31, 1893, . 1,099
 Number of accounts closed during the year ending Oct. 31, 1893, . 1,088
 Total number of open accounts Oct. 31, 1893, 6,108
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), 7,060 86
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, 481,129 24
 Number of same, 6,131
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, 610,784 33
 Number of same, 5,502
 Date of examination by commissioner: February 9.

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 45.

AMOS STONE, *President.*

A. M. ANDREWS, *Treasurer.*

BENJAMIN F. STACEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. S. PENDERGAST,

EMRIE B. STETSON,

AUGUSTUS W. STOVER,

AMOS STONE,

MARK F. BURNS.

Open for business every business day, 9 A.M. to 2 P.M.; Wednesdays and Saturdays,
3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------------|-----------------------|--------------------------|-----------------------|
| Bank stock as per schedule, . . . | \$757,500 00 | Deposits, | \$4,721,828 62 |
| Loans on bank stock, | 17,800 00 | Guaranty fund, | 240,000 00 |
| Railroad bonds as per schedule, . . . | 447,500 00 | Profit and loss ac- | |
| Loan on railroad bonds, | 30,000 00 | count, | 108,117 32 |
| Loan on railroad stock, | 27,000 00 | | |
| Real estate (for banking pur- | | | |
| poses), | 70,000 00 | | |
| Real estate by foreclosure, | 40,900 00 | | |
| Loans on real estate, | 2,121,375 00 | | |
| Loans on personal security, | 1,319,650 00 | | |
| Deposits in banks, on interest, . . . | 231,484 25 | | |
| Cash on hand, | 6,736 69 | | |
| | \$5,069,945 94 | | \$5,069,945 94 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|--------------|
| National Bank of the Republic, Boston, | \$120,094 89 |
| Manufacturers' National Bank, Boston, | 40,561 45 |
| Monument National Bank, Boston, | 70,827 91 |

Loans on Bank Stock, amount on each:—

| | |
|---|-------------|
| On 200 shares Traders' National Bank, Boston, | \$16,000 00 |
| On 10 shares Monument National Bank, Boston, | 1,000 00 |
| On 10 shares Monument National Bank, Boston, | 800 00 |

Charlestown Five Cents Savings Bank — Continued.**Loan on Railroad Bonds :—**

On \$36,000 Providence & Springfield R.R. 7s, \$30,000 00

Loan on Railroad Stock :—

On 242 shares Boston & Maine R.R., \$27,000 00

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|----------------------------------|------------------|----------------------------|---------------------|
| 24 | Andover Nat'l Bank, Andover, | \$2,400 | \$2,544 00 | \$2,400 00 |
| 200 | Atlas National Bank, Boston, . | 20,000 | 23,000 00 | 20,000 00 |
| 169 | Blackstone Nat'l Bank, Boston, | 15,900 | 14,310 00 | 15,900 00 |
| 42 | Boston National Bank, Boston, | 4,200 | 3,906 00 | 4,200 00 |
| 145 | Boylston Nat'l Bank, Boston, . | 14,500 | 17,835 00 | 14,500 00 |
| 250 | Bunker Hill Nat'l B'k, Boston, | 25,000 | 50,750 00 | 25,000 00 |
| 326 | National City Bank, Boston, . | 32,600 | 27,710 00 | 32,100 00 |
| 263 | N'l B'k of Commerce, Boston, | 26,300 | 31,034 00 | 26,300 00 |
| 500 | Continental N'l Bank, Boston, | 50,000 | 57,500 00 | 50,000 00 |
| 300 | Eliot National Bank, Boston, . | 30,000 | 34,800 00 | 30,000 00 |
| 20 | First National Bank, Boston, . | 2,000 | 4,600 00 | 2,000 00 |
| 150 | First Ward Nat'l Bank, Boston, | 15,000 | 19,200 00 | 14,800 00 |
| 105 | Freeman's Nat'l Bank, Boston, | 10,500 | 9,975 00 | 10,500 00 |
| 242 | Globe National Bank, Boston, . | 24,200 | 22,264 00 | 23,300 00 |
| 370 | N'l Hide & Leather B'k, Boston, | 37,000 | 39,220 00 | 37,000 00 |
| 304 | Howard Nat'l Bank, Boston, . | 30,400 | 30,096 00 | 30,400 00 |
| 250 | Manufacturers' N'l B'k, Boston, | 25,000 | 24,500 00 | 24,200 00 |
| 86 | Market Nat'l Bank, Boston, . | 8,600 | 7,912 00 | 8,600 00 |
| 27 | Nat'l Market Bank, Brighton, . | 2,700 | 2,430 00 | 2,700 00 |
| 224 | Metropolitan N'l B'k, Boston, | 22,400 | 21,280 00 | 22,400 00 |
| 166 | Monument Nat'l Bank, Boston, | 16,600 | 38,180 00 | 16,600 00 |
| 140 | North National Bank, Boston, | 14,000 | 15,260 00 | 14,000 00 |
| 99 | N'l B'k of No. America, Boston, | 9,900 | 11,385 00 | 9,900 00 |
| 200 | N'l B'k of Redemption, Boston, | 20,000 | 24,400 00 | 20,000 00 |
| 342 | N'l B'k of the Republic, Boston, | 34,200 | 49,932 00 | 34,200 00 |
| 267 | National Revere Bank, Boston, | 26,700 | 26 700 00 | 26,700 00 |
| 69 | Shawmut Nat'l Bank, Boston, | 6,900 | 7,728 00 | 6,900 00 |
| 500 | Shoe & Leather Bank, Boston, | 50,000 | 45,000 00 | 49,500 00 |
| 135 | Suffolk National Bank, Boston, | 13,500 | 13,095 00 | 13,500 00 |
| 551 | Tremont Nat'l Bank, Boston, . | 55,100 | 52,345 00 | 55,100 00 |
| 235 | Nat'l Webster Bank, Boston, . | 23,500 | 21,150 00 | 23,500 00 |
| 164 | Winthrop Nat'l Bank, Boston, | 16,400 | 19,024 00 | 16,400 00 |
| 150 | Home Nat'l Bank, Brockton, . | 15,000 | 22,500 00 | 15,000 00 |
| 26 | Conway Nat'l Bank, Conway, . | 2,600 | 3,120 00 | 2,600 00 |
| 75 | Wachusett N'l B'k, Fitchburg, | 7,500 | 15,000 00 | 7,500 00 |
| 75 | Railroad Nat'l Bank, Lowell, . | 7,500 | 9,375 00 | 7,500 00 |
| 217 | First National Bank, Lynn, . | 21,700 | 31,682 00 | 21,700 00 |
| 67 | Blue Hill Nat'l Bank, Milton, . | 6,700 | 7,370 00 | 6,700 00 |
| 147 | Newton Nat'l Bank, Newton, . | 14,700 | 11,025 00 | 13,900 00 |
| | | \$761,200 | \$869,137 00 | \$757,500 00 |

Charlestown Five Cents Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------------|-------------------------|---------------------|
| Boston & Lowell R.R. 4s, . . . | \$11,000 | \$11,000 00 | \$10,700 00 |
| Boston & Lowell R.R. 5s, . . . | 25,000 | 25,750 00 | 25,000 00 |
| Fitchburg R.R. 4s, . . . | 66,000 | 65,220 00 | 62,000 00 |
| Fitchburg R.R. 4½s, . . . | 60,000 | 60,000 00 | 60,000 00 |
| Fitchburg R.R. 5s, . . . | 200,000 | 211,500 00 | 200,000 00 |
| Upper Coos R.R. 4s, . . . | 40,000 | 38,000 00 | 39,800 00 |
| Upper Coos R.R. 4½s, . . . | 50,000 | 52,000 00 | 50,000 00 |
| | \$452,000 | \$463,470 00 | \$447,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|--------------|-------------|
| \$231,484 25 | 2½ per cent. | \$322,500 00 | 5½ per cent. | \$185,400 00 | 7 per cent. |
| 2,200 00 | 4 " | 1,021,275 00 | 5½ " | 40,000 00 | 7½ " |
| 9,600 00 | 4½ " | 200,100 00 | 6 " | 30,000 00 | 8 " |
| 1,560,850 00 | 5 " | 143,900 00 | 6½ " | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, . . . | \$70,000 00 |
| Estimated value of the same, . . . | 80,700 00 |
| Assessed value of the same, . . . | 80,700 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 8,797 26 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, . . . | 40,900 00 |
| Assessed value of the same, . . . | 50,325 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 2,588 80 |
| Number of loans which are of an amount not exceeding \$3,000 each, 594 | |
| Aggregate amount of the same, . . . | 890,625 00 |
| Total number of loans upon real estate, . . . | 776 |
| Amount of investments from which no income is received, . . . | 3,500 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, . . . | 266,202 53 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 92,259 61 |
| year ending Oct. 31, 1893, . . . } 2½ per cent., { | *113,000 00 |
| Number of accounts opened during the year ending Oct. 31, 1893, 1,628 | |
| Number of accounts closed during the year ending Oct. 31, 1893, 1,594 | |
| Total number of open accounts Oct. 31, 1893, . . . | 14,760 |

* Estimated.

Charlestown Five Cents Savings Bank—Concluded.

| | |
|---|------------|
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | \$8,504 78 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 674,080 31 |
| Number of same, | 11,418 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 938,043 34 |
| Number of same, | 9,579 |
| Date of examination by commissioner: April 28. | |

CHELSEA SAVINGS BANK—CHELSEA.

Incorporated April 29, 1864. Present number of corporators, 149.

OTIS HINMAN, *President.*

ALBERT A. FICKETT, *Treasurer.*

ALBERT A. FICKETT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OTIS HINMAN,

HORATIO B. HERSEY,

ALONZO C. TENNEY,

JOHN T. HADAWAY,

JAMES GOULD.

Open for business every business day, 8 A.M. to 1 P.M.; Saturdays, 4 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . | \$583,500 00 | Deposits, . . . | \$2,653,833 85 |
| Bank stock as per schedule, . | 118,000 00 | Guaranty fund, . | 124,800 00 |
| Loans on bank stock, . . . | 10,000 00 | Interest account, . | 9,621 15 |
| Railroad bonds as per schedule, . | 136,000 00 | Profit and loss account, . . . | 61,705 83 |
| Loan on railroad bonds, . . . | 800 00 | | |
| Real estate by foreclosure, . . | 9,164 37 | | |
| Loans on real estate, . . . | 1,482,082 00 | | |
| Loans on personal security, . . | 388,550 00 | | |
| Loans to counties, cities or towns (notes), | 36,500 00 | | |
| Deposits in banks, on interest, . | 64,339 35 | | |
| Expense account, | 3,625 69 | | |
| Premium account, | 15,412 80 | | |
| Cash on hand, | 2,086 62 | | |
| | \$2,849,980 83 | | \$2,849,980 83 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Commercial National Bank, Boston, | \$48,289 86 |
| First National Bank, Chelsea, | 16,049 49 |

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 40 shares First National Bank, Chelsea, | \$3,500 00 |
| On 40 shares Commercial National Bank, Boston, | 2,500 00 |
| On 40 shares Fourth National Bank, Boston, | 4,000 00 |

Loan on Railroad Bonds:—

| | |
|---|----------|
| On \$1,000 Fitchburg R.R. 6s, | \$800 00 |
|---|----------|

Chelsea Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|----------------------------|------------------|
| Town of Brookline, Mass., 5s, . | \$5,000 | \$5,300 00 | \$5,000 00 |
| of Canton, Mass., 4s, . | 8,000 | 8,000 00 | 8,000 00 |
| of Danvers, Mass., 5s, . | 2,000 | 2,200 00 | 2,000 00 |
| of Norwalk, Conn., 4s, . | 31,000 | 31,155 00 | 31,000 00 |
| of Westminster, Vt., 4s, . | 1,500 | 1,500 00 | 1,500 00 |
| of Winthrop, Mass., 5s, . | 11,000 | 11,935 00 | 11,000 00 |
| City of Bay City, Mich., 5s, . | 22,000 | 22,110 00 | 22,000 00 |
| of Boston, Mass., 4s, . | 75,000 | 76,250 00 | 75,000 00 |
| of Boston, Mass., 6s, . | 34,000 | 38,350 00 | 34,000 00 |
| of Cambridge, Mass., 6s, . | 7,000 | 7,300 00 | 7,000 00 |
| of Chelsea, Mass., 6s, . | 11,000 | 11,330 00 | 11,000 00 |
| of Cleveland, Ohio, 4s, . | 13,000 | 13,000 00 | 13,000 00 |
| of Dayton, Ohio, 5s, . | 19,000 | 19,200 00 | 19,000 00* |
| of East Saginaw, Mich., 5s, . | 21,500 | 21,885 00 | 21,500 00 |
| of Fall River, Mass., 6s, . | 5,000 | 5,800 00 | 5,000 00 |
| of Gardiner, Me., 4s, . | 6,000 | 6,000 00 | 6,000 00 |
| of Grand Rapids, Mich., 4s, . | 13,000 | 13,000 00 | 13,000 00 |
| of Keene, N. H., 4s, . | 20,000 | 20,200 00 | 20,000 00 |
| of Lawrence, Mass., 6s, . | 36,000 | 41,255 00 | 36,000 00 |
| of Lewiston, Me., 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| of Lewiston, Me., 5s, . | 16,000 | 17,600 00 | 16,000 00 |
| of Lowell, Mass., 4s, . | 8,000 | 8,040 00 | 8,000 00 |
| of Lynn, Mass., 6s, . | 6,000 | 6,240 00 | 6,000 00 |
| of Newton, Mass., 4s, . | 25,000 | 25,125 00 | 25,000 00 |
| of Peoria, Ill., 4½s, . | 15,000 | 15,150 00 | 15,000 00 |
| of Providence, R. I., 4½s, . | 15,000 | 15,450 00 | 15,000 00 |
| of Taunton, Mass., 6s, . | 2,000 | 2,080 00 | 2,000 00 |
| of Wallingford, Conn., 4s, . | 17,000 | 17,000 00 | 17,000 00 |
| of Worcester, Mass., 4½s, . | 20,000 | 21,000 00 | 20,000 00 |
| State of New Hampshire 6s, . | 9,000 | 10,115 00 | 9,000 00 |
| City of Canton, Ohio, 5s, . | 17,500 | 17,660 00 | 17,500 00 |
| of Fort Wayne, Ind., 4½s, . | 20,000 | 20,600 00 | 20,000 00 |
| of Grand Rapids, Mich., 5s, . | 22,000 | 22,220 00 | 22,000 00 |
| of Marblehead, Mass., 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| of Saginaw, Mich., 4s, . | 25,000 | 25,000 00 | 25,000 00 |
| of Waltham, Mass., 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| | \$583,500 | \$604,050 00 | \$583,500 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--------------------------------|------------|----------------------------|------------------|
| 40 | Atlantic Nat'l Bank, Boston, . | \$4,000 | \$4,820 00 | \$4,000 00 |
| 86 | Atlas National Bank, Boston, . | 8,600 | 9,911 00 | 8,600 00 |
| 20 | Boston National Bank, Boston, | 2,000 | 1,860 93 | 2,000 00 |

Chelsea Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|------------------------------------|------------------|-------------------------|---------------------|
| 25 | Boylston Nat'l Bank, Boston, . | \$2,500 | \$3,062 00 | \$2,500 00 |
| 43 | National City Bank, Boston, . | 4,300 | 3,698 86 | 4,300 00 |
| 50 | Commercial Nat'l B'k, Boston, . | 5,000 | 4,800 96 | 5,000 00 |
| 52 | N'l B'k of Commerce, Boston, . | 5,200 | 6,136 00 | 5,200 00 |
| 40 | Continental Nat'l B'k, Boston, . | 4,000 | 4,490 00 | 4,000 00 |
| 20 | National Eagle Bank, Boston, . | 2,000 | 1,950 95 | 2,000 00 |
| 38 | Everett Nat'l Bank, Boston, . | 3,800 | 3,496 92 | 3,800 00 |
| 14 | Nat'l Exchange Bank, Boston, . | 1,400 | 1,652 00 | 1,400 00 |
| 36 | Howard Nat'l Bank, Boston, . | 3,600 | 3,600 00 | 3,600 00 |
| 6 | Market National Bank, Boston, . | 600 | 592 97 | 600 00 |
| 70 | Massachusetts N'l B'k, Boston, . | 7,000 | 6,650 95 | 7,000 00 |
| 16 | Merchants' Nat'l Bank, Boston, . | 1,600 | 2,288 00 | 1,600 00 |
| 15 | North National Bank, Boston, . | 1,500 | 1,635 00 | 1,500 00 |
| 15 | N'l B'k of No. America, Boston, . | 1,500 | 1,578 00 | 1,500 00 |
| 63 | N'l B'k of Redemption, Boston, . | 6,300 | 7,686 00 | 6,300 00 |
| 100 | N'l B'k of the Republic, Boston, . | 10,000 | 14,600 00 | 10,000 00 |
| 43 | Shawmut Nat'l Bank, Boston, . | 4,300 | 4,816 00 | 4,300 00 |
| 28 | State National Bank, Boston, . | 2,800 | 2,870 00 | 2,800 00 |
| 25 | Suffolk Nat'l Bank, Boston, . | 2,500 | 2,325 93 | 2,500 00 |
| 50 | Third National Bank, Boston, . | 5,000 | 4,350 87 | 5,000 00 |
| 30 | Tremont Nat'l Bank, Boston, . | 3,000 | 2,820 94 | 3,000 00 |
| 63 | Nat'l Webster Bank, Boston, . | 6,300 | 5,796 92 | 6,300 00 |
| 50 | Central Nat'l Bank, Boston, . | 5,000 | 7,375 00 | 5,000 00 |
| 50 | Freeman's Nat'l Bank, Boston, . | 5,000 | 5,000 00 | 5,000 00 |
| 22 | First National Bank, Chelsea, . | 2,200 | 2,210 00 | 2,200 00 |
| 45 | Railroad Nat'l Bank, Lowell, . | 4,500 | 5,625 00 | 4,500 00 |
| 5 | Nat'l Exchange Bank, Salem, . | 500 | 540 00 | 500 00 |
| 20 | First Nat'l B'k, So. Weymouth, . | 2,000 | 2,300 00 | 2,000 00 |
| | | \$118,000 | \$130,581 00 | \$118,000 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------------|-------------------------|---------------------|
| Boston & Lowell R.R. 4s, | \$25,000 | \$25,000 00 | \$25,000 00 |
| Boston & Providence R.R. 4s, . . . | 45,000 | 45,000 00 | 45,000 00 |
| Fitchburg R.R. 4½s, | 20,000 | 20,000 00 | 20,000 00 |
| Fitchburg R.R. 5s, | 21,000 | 21,420 00 | 21,000 00 |
| Old Colony R.R. 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Salem & Lowell R.R. 6s, | 10,000 | 10,700 00 | 10,000 00 |
| | \$136,000 | \$137,120 00 | \$136,000 00 |

Chelsea Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|--------------|--------------|
| \$64,339 35 | 2½ per cent. | \$25,000 00 | 4½ per cent. | \$356,350 00 | 5½ per cent. |
| 35,600 00 | 4 “ | 496,165 00 | 5 “ | 845,917 00 | 6 “ |
| 20,000 00 | 4½ “ | 125,000 00 | 5½ “ | 13,000 00 | 7 “ |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$9,164 37 |
| Assessed value of the same, | 12,550 00 |
| Net income received from same during year ending Oct. 31, 1893, | 339 31 |
| Number of loans which are of an amount not exceeding \$3,000 each, \$17 | |
| Aggregate amount of the same, | 868,392 00 |
| Total number of loans upon real estate, | 711 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 145,196 85 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 50,429 45 |
| year ending Oct. 31, 1893, } 2 per cent., { | 49,968 38 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,590 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,036 |
| Total number of open accounts Oct. 31, 1893, | 12,861 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 8,889 40 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 663,619 78 |
| Number of same, | 16,276 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 764,575 03 |
| Number of same, | 11,425 |
| Date of examination by commissioner: May 22. | |

CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 58.

JOHN B. WOOD, *President.*

H. H. HARRIS, *Treasurer.*

LUTHER WHITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. WOOD,
L. M. FERRY,

J. A. CARTER,
GEO. W. GIBSON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . . | \$20,000 00 | Deposits, | \$837,644 68 |
| Bank stock as per schedule, . . | 20,600 00 | Guaranty fund, . . | 35,600 00 |
| Loan on bank stock, | 550 00 | Profit and loss account, | 12,283 52 |
| Railroad bonds as per schedule, . . | 84,000 00 | | |
| Loans on real estate, | 598,085 61 | | |
| Loans on personal security, . . | 94,118 00 | | |
| Loans to counties, cities or towns (notes), | 21,800 00 | | |
| Deposits in banks, on interest, . . | 34,000 00 | | |
| Deposit in bank, not on interest, . . | 4,630 23 | | |
| Cash on hand, | 7,744 36 | | |
| | \$885,528 20 | | \$885,528 20 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|------------|
| First National Bank, Chicopee, | \$4,630 23 |
| City National Bank, Springfield, | 10,000 00 |
| Chicopee National Bank, Springfield, | 5,000 00 |
| First National Bank, Springfield, | 4,000 00 |
| Third National Bank, Springfield, | 5,000 00 |
| Hampshire County National Bank, Northampton, | 10,000 00 |

Loan on Bank Stock :—

| | |
|--|----------|
| On 20 shares Third National Bank, Springfield, | \$550 00 |
|--|----------|

Chicopee Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|-----------------|----------------------------|--------------------|
| City of Lynn, Mass., 4s, . . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| of Providence, R. I., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| | \$20,000 | \$20,000 00 | \$20,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---------------------------------|-----------------|----------------------------|--------------------|
| 10 | N'l B'k of Redemption, Boston, | \$1,000 | \$1,000 00 | \$1,000 00 |
| 100 | First National B'k, Chicopee, . | 10,000 | 13,000 00 | 10,000 00 |
| 30 | City N'l Bank, Springfield, . | 3,000 | 3,800 00 | 3,000 00 |
| 66 | Chapin N'l B'k, Springfield, . | 6,600 | 6,600 00 | 6,600 00 |
| | | \$20,600 | \$23,900 00 | \$20,600 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|-----------------|----------------------------|--------------------|
| Boston & Lowell R.R. 4s, . . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| Boston & Lowell R.R. 4½s, . . . | 4,000 | 4,000 00 | 4,000 00 |
| Boston & Providence R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Boston, Winthrop & Shore R.R. 5s, . | 15,000 | 15,000 00 | 15,000 00 |
| Fitchburg R.R. 4½s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Old Colony R.R. 4s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| Old Colony R.R. 6s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Maine Central R.R. 5s, . . . | 3,000 | 3,000 00 | 3,000 00 |
| Upper Coos R.R. 4½s, . . . | 7,000 | 7,000 00 | 7,000 00 |
| | \$84,000 | \$84,000 00 | \$84,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|----------|-------------|
| \$44,000 00 | 4 per cent. | \$16,000 00 | 4½ per cent. | \$850 00 | 6 per cent. |
| 173,000 00 | 4½ " | 514,703 61 | 5 " | | |

Chicopee Savings Bank — Concluded.

| | | |
|---|------------------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 237 | |
| Aggregate amount of the same, | | \$252,853 61 |
| Total number of loans upon real estate, | 280 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 42,663 87 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the | { 2 per cent., { | 15,989 28 |
| year ending Oct. 31, 1893, | { 2 per cent., { | 16,397 06 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 328 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 376 | |
| Total number of open accounts Oct. 31, 1893, | 2,060 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 3,176 39 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 157,220 53 |
| Number of same, | 2,143 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 189,677 26 |
| Number of same, | 2,020 | |
| Date of examination by commissioner: April 14. | | |

CHICOPEE FALLS SAVINGS BANK—CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 42.

GEORGE S. TAYLOR, *President.*

HENRY J. BOYD, *Treasurer.*

HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. R. WOOD,

G. M. MORTON,

H. S. NEWELL,

JAMES FLINT.

Open for business every business day, 8 to 11 A.M.; 1 to 4 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|------------------------------------|---------------------|
| Bank stock as per schedule, | \$25,125 00 | Deposits, | \$323,172 46 |
| Loans on real estate, | 230,548 00 | Guaranty fund, | 6,484 27 |
| Loans on personal security, | 67,945 00 | Interest account, | 1,297 54 |
| Loans to counties, cities or towns (notes), | 2,750 00 | Profit and loss account, | 7,141 93 |
| Loans on depositors' books, | 440 00 | | |
| Deposits in banks, on interest, | 10,743 16 | | |
| Deposit in bank, not on interest, | 3 87 | | |
| Expense account, | 25 00 | | |
| Cash on hand, | 516 17 | | |
| | \$338,096 20 | | \$338,096 20 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| Chicopee National Bank, Springfield, | \$4,003 87 |
| Third National Bank, Springfield, | 1,570 58 |
| Pynchon National Bank, Springfield, | 1,725 28 |
| Springfield Safe Deposit and Trust Company, Springfield, | 1,034 66 |
| Springfield National Bank, Springfield, | 1,258 13 |
| City National Bank, Springfield, | 1,164 61 |

Chicopee Falls Savings Bank — Concluded.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|-----------------|-------------------------|--------------------|
| 10 | First Nat'l Bank, Chicopee, . | \$1,000 | \$1,400 00 | \$1,000 00 |
| 10 | First Nat'l Bank, Easthampton, . | 1,000 | 1,485 00 | 1,485 00 |
| 20 | Hadley Falls Nat. B'k, Holyoke, . | 2,000 | 3,200 00 | 3,410 00 |
| 16 | Franklin County Nat'l Bank, Greenfield, | 1,600 | 1,600 00 | 1,600 00 |
| 13 | Palmer Nat'l Bank, Palmer, . | 1,300 | 1,300 00 | 1,300 00 |
| 25 | Chicopee Nat'l B'k, Springfield, . | 2,500 | 4,125 00 | 2,500 00 |
| 20 | First Nat'l Bank, Springfield, . | 2,000 | 3,300 00 | 3,300 00 |
| 40 | Chapin Nat'l Bank, Springfield, . | 4,000 | 4,930 00 | 4,930 00 |
| 50 | City Nat'l Bank, Springfield, . | 5,000 | 6,500 00 | 5,000 00 |
| 6 | Agawam N'l B'k, Springfield, . | 600 | 600 00 | 600 00 |
| | | \$21,000 | \$28,440 00 | \$25,125 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|-------------|---------|-------|
| \$10,743 16 | 4 per cent. | \$301,683 00 | 5 per cent. | - | - |

Number of loans which are of an amount not exceeding \$3,000 each, 186
 Aggregate amount of the same, \$196,843 00
 Total number of loans upon real estate, 160
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, 17,302 81
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 5,968 65
 year ending Oct. 31, 1893, } 2 per cent., { 6,383 49
 Number of accounts opened during the year ending Oct. 31, 1893, 307
 Number of accounts closed during the year ending Oct. 31, 1893, 303
 Total number of open accounts Oct. 31, 1893, 1,284
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), 1,528 25
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, 96,765 71
 Number of same, 2,239
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, 110,674 28
 Number of same, 1,519
 Date of examination by commissioner: April 14.

CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated October, 1851. Present number of corporators, 53.

JOHN C. MILNE, *President.*

E. E. HATHAWAY, *Treasurer.*

HENRY H. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WEAVER OSBORN,

LLOYD S. EARLE,

JOHN C. MILNE,

SAMUEL W. HATHAWAY,

M. G. B. SWIFT.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$54,000 00 | Deposits, . . . | \$3,255,587 93 |
| Bank stock as per schedule, . | 319,540 00 | Guaranty fund, . | 123,342 14 |
| Railroad bonds as per schedule, . | 74,500 00 | Discount account, . | 143,617 36 |
| Real estate by foreclosure, . | 4,727 92 | Suspense account, . | 20,113 89 |
| Loans on real estate, . . . | 2,065,829 29 | | |
| Loans on personal security, . | 852,328 87 | | |
| Loans to counties, cities or towns (notes), . . . | 16,000 00 | | |
| Loans on depositors' books, . | 600 00 | | |
| Deposits in banks, on interest, . | 143,103 20 | | |
| Expense account, . . . | 2,374 81 | | |
| Cash on hand, . . . | 9,662 73 | | |
| | \$3,542,661 32 | | \$3,542,661 32 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| National Bank of Redemption, Boston, | \$31,732 54 |
| National Bank of the Republic, Boston, | 27,184 34 |
| First National Bank, Boston, | 36,591 54 |
| Washington National Bank, Boston, | 31,156 63 |
| Pocasset National Bank, Fall River, | 16,438 25 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|-----------------|-------------------------|--------------------|
| City of Chicago, Ill., 4s, | \$25,000 | \$24,250 00 | \$25,000 00 |
| of Milwaukee, Wis., 5s, | 29,000 | 80,450 00 | 29,000 00 |
| | \$54,000 | \$54,700 00 | \$54,000 00 |

Citizens' Savings Bank — Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|----------------------------------|------------|-------------------------|------------------|
| 14 | Boston National Bank, Boston, | \$1,400 | \$1,302 00 | \$1,400 00 |
| 6 | Continental Nat'l B'k, Boston, | 600 | 684 00 | 600 00 |
| 98 | Eliot National Bank, Boston, | 9,300 | 10,695 00 | 9,300 00 |
| 250 | First National Bank, Boston, . | 25,000 | 59,250 00 | 25,000 00 |
| 140 | Howard Nat'l Bank, Boston, . | 14,000 | 13,860 00 | 14,000 00 |
| 50 | Merchants' Nat'l Bank, Boston, | 5,000 | 7,150 00 | 5,000 00 |
| 77 | N'l B'k of Commerce, Boston, | 7,700 | 9,086 00 | 7,700 00 |
| 128 | N'l B'k of Redemption, Boston, | 12,800 | 16,000 00 | 12,800 00 |
| 25 | N'l B'k of the Republic, Boston, | 2,500 | 3,675 00 | 2,500 00 |
| 225 | N'l Hide & Leather B'k, Boston, | 22,500 | 23,625 00 | 22,500 00 |
| 281 | National Revere Bank, Boston, | 28,100 | 28,100 00 | 28,100 00 |
| 35 | Shawmut Nat'l Bank, Boston, | 3,500 | 3,920 00 | 3,500 00 |
| 51 | State National Bank, Boston, . | 5,100 | 5,253 00 | 5,100 00 |
| 25 | Suffolk National Bank, Boston, | 2,500 | 2,300 00 | 2,500 00 |
| 102 | Washington N'l Bank, Boston, | 10,200 | 10,200 00 | 10,200 00 |
| 157 | Fall River N'l B'k, Fall River, | 15,700 | 16,485 00 | 14,312 50 |
| 149 | Massasoit N'l B'k, Fall River, | 14,900 | 22,350 00 | 14,900 00 |
| 300 | Metacomet N'l B'k, Fall River, | 30,000 | 37,500 00 | 30,000 00 |
| 110 | Nat'l Union Bank, Fall River, | 11,000 | 11,000 00 | 11,000 00 |
| 800 | Pocasset N'l B'k, Fall River, | 80,000 | 112,000 00 | 80,000 00 |
| 180 | Second Nat'l Bank, Fall River, | 18,000 | 30,600 00 | 18,000 00 |
| 13 | Railroad Nat'l Bank, Lowell, . | 1,300 | 1,560 00 | 1,127 50 |
| | | \$321,100 | \$426,595 00 | \$319,540 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|-------------------------|------------------|
| Concord & Montreal R.R. 4s, . . | \$20,000 | \$19,600 00 | \$20,000 00 |
| Maine Central R.R. 4½s, . . . | 25,000 | 25,500 00 | 25,000 00 |
| Boston & Maine R.R. 7s, . . . | 29,500 | 29,500 00 | 29,500 00 |
| | \$74,500 | \$74,600 00 | \$74,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|-------------|--------------|
| \$143,103 20 | 2½ per cent. | \$10,000 00 | 5½ per cent. | \$67,800 00 | 6½ per cent. |
| 12,614 50 | 4 " " | 1,225,786 29 | 5½ " " | 21,875 00 | 7 " " |
| 767,065 00 | 5 " " | 839,612 37 | 6 " " | | |

Citizens' Savings Bank — Concluded.

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$4,727 92 |
| Assessed value of the same, | 2,170 00 |
| Net income received from same during year ending Oct. 31, 1893, | 392 68 |
| Number of loans which are of an amount not exceeding \$3,000 each, 471 | |
| Aggregate amount of the same, | 662,897 00 |
| Total number of loans upon real estate, | 595 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 189,986 75 |
| Times for the dividends fixed by the by-laws: second Monday in June and December. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | 69,973 44 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 71,918 21 |
| Number of accounts opened during the year ending Oct. 31, 1893, 1,135 | |
| Number of accounts closed during the year ending Oct. 31, 1893, 1,146 | |
| Total number of open accounts Oct. 31, 1893, | 5,666 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 9,973 85 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 475,228 88 |
| Number of same, | 4,679 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 578,979 53 |
| Number of same, | 5,068 |
| Date of examination by commissioner: July 25. | |

CITY SAVINGS BANK—PITTSFIELD.

Incorporated April 13, 1893. Present number of corporators, 16.

FRANCIS W. ROCKWELL, *President.*

HIRAM B. WELLINGTON, *Treasurer.*

BENJ. M. ENGLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OLIVER W. ROBBINS,

WM. M. MEROER,

HENRY R. PIERSON,

ARTHUR A. MILLS,

HIRAM B. WELLINGTON.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, 9 A.M. to 12 M.; 1 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-------------------|--------------------------------|-------------------|
| Loan on public funds, . . . | \$10,000 00 | Deposits, . . . | \$43,928 29 |
| Loan on bank stock, . . . | 350 00 | Interest account, . . | 14 63 |
| Loans on real estate, . . . | 14,350 00 | Profit and loss account, . . . | 1 00 |
| Loans to counties, cities or towns (notes), . . . | 12,500 00 | | |
| Deposit in bank, on interest, . . | 2,436 27 | | |
| Deposits in banks, not on interest, . | 1,721 68 | | |
| Expense account, . . . | 290 28 | | |
| Furniture, . . . | 811 76 | | |
| Cash on hand, . . . | 1,483 96 | | |
| | <hr/> \$43,943 92 | | <hr/> \$43,943 92 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Pittsfield National Bank, Pittsfield, | \$3,436 27 |
| Third National Bank, Pittsfield, | 721 68 |

Loan on Public Funds:—

| | |
|---|-------------|
| On \$10,000 Town of Adams, Mass. (Fire District), | \$10,000 00 |
|---|-------------|

Loan on Bank Stock:—

| | |
|--|----------|
| On 5 shares Housatonic National Bank, Stockbridge, | \$350 00 |
|--|----------|

City Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------------------|--------------------|------------|--------------|----------|-------------|
| \$2,436 27 31,250 00 | 2 per cent. 5 " | \$5,000 00 | 5½ per cent. | \$950 00 | 6 per cent. |

| | | |
|---|-----|-------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 11 | |
| Aggregate amount of the same, | | \$18,136 27 |
| Total number of loans upon real estate, | 8 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 15 63 |
| Times for the dividends fixed by the by-laws: first Thursday in January and July. | | |
| Number of accounts opened during the year ending Oct. 31, 1893, | 225 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 17 | |
| Total number of open accounts Oct. 31, 1893, | 208 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 290 26 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 48,476 04 |
| Number of same, | 225 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 4,547 75 |
| Number of same, | 42 | |
| Date of examination by commissioner: September 25. | | |

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 61.

JOHN B. NICHOLS, *President.*

GEO. W. NOTES, *Treasurer.*

GEO. W. NOTES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. NICHOLS,

IRA O. SAWYER,

C. W. CHASE,

SAMUEL W. HOPKINSON,

JOHN E. GALE.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 3 P.M.;
on Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------------|-----------------------|
| Public funds as per schedule, . | \$29,000 00 | Deposits, . . . | \$1,313,915 61 |
| Bank stock as per schedule, . | 40,100 00 | Guaranty fund, . | 56,600 00 |
| Loans on bank stock, . . . | 20,100 00 | Interest account, . | 26,605 32 |
| Railroad bonds as per schedule, . | 177,000 90 | Profit and loss account, . . . | 9,667 50 |
| Loan on railroad stock, . . . | 1,500 00 | Due estate of Nicholas Costello, . . | 745 65 |
| Loans on real estate, . . . | 735,480 00 | | |
| Loans on personal security, . . | 364,415 00 | | |
| Loans to counties, cities or towns (notes), | 8,400 00 | | |
| Loans on depositors' books, . . | 150 00 | | |
| Deposit in bank, on interest, . | 26,312 63 | | |
| Expense account, | 1,859 00 | | |
| Taxes paid, | 1,459 14 | | |
| Cash on hand, | 1,758 31 | | |
| | \$1,407,534 08 | | \$1,407,534 08 |

Cash on Deposit in Bank : —

First National Bank, Haverhill, \$26,312 63

Loans on Bank Stock, amount on each : —

On 5 shares First National Bank, Haverhill, \$400 00
 On 2 shares First National Bank, Haverhill, 200 00
 On 75 shares Second National Bank, Haverhill, 7,500 00
 On 100 shares Essex National Bank, Haverhill, 10,000 00
 On 20 shares Amesbury National Bank, Amesbury, 2,000 00

Loan on Railroad Stock : —

On 30 shares Boston & Maine R.R., \$1,500 00

City Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|-----------------|----------------------------|--------------------|
| City of Akron, Ohio, 5s, | \$18,000 | \$18,135 00 | \$18,000 00 |
| of Grand Rapids, Mich., 5s, | 11,000 | 11,025 00 | 11,000 00 |
| | \$29,000 | \$29,160 00 | \$29,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|-----------------------------------|-----------------|----------------------------|--------------------|
| 74 | Continental Nat'l B'k, Boston, | \$7,400 | \$8,510 00 | \$7,400 00 |
| 30 | Massachusetts N'l B'k, Boston, | 3,000 | 2,850 00 | 3,000 00 |
| 25 | Merchants' Nat'l Bank, Boston, | 2,500 | 3,575 00 | 2,500 00 |
| 9 | N'l B'k of Commerce, Boston, | 900 | 1,062 00 | 900 00 |
| 30 | Tremont Nat'l Bank, Boston, . | 3,000 | 2,850 00 | 3,000 00 |
| 211 | First Nat'l Bank, Haverhill, . . | 21,100 | 28,485 00 | 21,100 00 |
| 9 | Haverhill N'l B'k, Haverhill, . . | 900 | 1,341 00 | 900 00 |
| 13 | Merrimack N'l B'k, Haverhill, | 1,300 | 2,145 00 | 1,300 00 |
| | | \$40,100 | \$50,818 00 | \$40,100 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------------|----------------------------|---------------------|
| Boston & Maine R.R. 4s, | \$50,000 | \$50,000 00 | \$50,000 00 |
| Fitchburg R.R. 4s, | 5,000 | 4,850 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 20,000 | 21,050 00 | 20,000 00 |
| Leeds & Farmington R.R. 6s, | 10,000 | 10,300 00 | 10,000 00 |
| Maine Central R.R. 7s, | 10,000 | 13,000 00 | 10,000 00 |
| Old Colony R.R. 6s, | 10,000 | 10,450 00 | 10,000 00 |
| Old Colony R.R. 7s, | 7,000 | 7,035 00 | 7,000 00 |
| Upper Coos R.R. 4s, | 40,000 | 38,000 00 | 40,000 00 |
| Concord & Montreal R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| | \$177,000 | \$179,685 00 | \$177,000 00 |

City Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|-------------|-------------|
| \$26,312 63 | 2½ per cent. | \$227,680 00 | 5½ per cent. | \$11,500 00 | 7 per cent. |
| 684,450 00 | 5 “ | 136,415 00 | 6 “ | 15,000 00 | 9 “ |
| 55,000 00 | 5½ “ | | | | |

Number of loans which are of an amount not exceeding \$3,000 each, . 229
 Aggregate amount of the same, \$337,685 00
 Total number of loans upon real estate, 266
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 73,379 52
 Times for the dividends fixed by the by-laws: first Wednesday in June and
 December.
 Rate and amount of each semi-annual dividend during the } 2½ per cent., { 30,146 84
 year ending Oct. 31, 1893, } 2 per cent., { 25,467 33
 Number of accounts opened during the year ending Oct. 31, 1893, . 920
 Number of accounts closed during the year ending Oct. 31, 1893, . 895
 Total number of open accounts Oct. 31, 1893, 5,494
 Total expenses of the corporation for the year ending Oct. 31, 1893 (ex-
 clusive of taxes), 3,068 21
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893, 278,821 53
 Number of same, 5,070
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 289,723 92
 Number of same, 4,271
 Date of examination by commissioner: March 13.

CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated April 12, 1837. Present number of corporators, 39.

FREDERIC T. GREENMALGE, *President.*

F. A. BUTTRICK, *Treasurer.*

F. A. BUTTRICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ADDISON PUTNAM,

EDWARD K. PEMLEY,

FRANK COBURN,

F. T. GREENMALGE,

LEONARD HUNTERES.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$439,600 00 | Deposits, | \$6,166,165 04 |
| Bank stock as per schedule, . | 707,769 75 | Guaranty fund, . . | 320,000 00 |
| Loans on bank stock, | 68,600 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, . | 735,000 00 | count, | 185,609 81 |
| Real estate by foreclosure, . . | 5,000 00 | | |
| Loans on real estate, | 2,836,720 80 | | |
| Loans on personal security, . . | 1,645,889 34 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 16,000 00 | | |
| Loans on depositors' books, . . | 700 00 | | |
| Deposits in banks, on interest, . | 210,991 99 | | |
| Burlington, Iowa, Electric Rail- | | | |
| way bonds,* | 5,000 00 | | |
| Cash on hand, | 502 97 | | |
| | \$6,671,774 85 | | \$6,671,774 85 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| Appleton National Bank, Lowell, | \$92,129 49 |
| Pyncheon National Bank, Springfield, | 45,000 00 |
| National Bank of Redemption, Boston, | 73,862 50 |

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 10 shares Appleton National Bank, Lowell, | \$1,000 00 |
| On 40 shares Appleton National Bank, Lowell, | 4,000 00 |
| On 60 shares Appleton National Bank, Lowell, | 6,000 00 |

City Institution for Savings — Continued.

| | |
|--|------------|
| On 10 shares Wamesit National Bank, Lowell, | \$1,000 00 |
| On 15 shares Wamesit National Bank, Lowell, | 3,000 00 |
| On 15 shares Brockton National Bank, Brockton, | |
| On 5 shares Brockton National Bank, Brockton, | 1,000 00 |
| On 9 shares National Hide and Leather Bank, Boston, | |
| On 5 shares Prescott National Bank, Lowell, | 500 00 |
| On 38 shares Wamesit National Bank, Lowell, | 3,800 00 |
| On 55 shares Railroad National Bank, Lowell, | 5,500 00 |
| On 10 shares Massachusetts Loan and Trust Company, Boston, | 400 00 |
| On 6 shares Appleton National Bank, Lowell, | 600 00 |
| On 111 shares Pacific National Bank, Lawrence, | 10,500 00 |
| On 10 shares Old Lowell National Bank, Lowell, | 1,000 00 |
| On 20 shares Lowell Trust Company, Lowell, | 1,500 00 |
| On 90 shares Old Lowell National Bank, Lowell, | 9,000 00 |
| On 13 shares Appleton National Bank, Lowell, | 1,000 00 |
| On 5 shares Appleton National Bank, Lowell, | 2,100 00 |
| On 20 shares Lowell Trust Company, Lowell, | |
| On 40 shares Agawam National Bank, Springfield, | 3,200 00 |
| On 30 shares Appleton National Bank, Lowell, | 3,000 00 |
| On 30 shares Old Lowell National Bank, Lowell, | 3,000 00 |
| On 75 shares Wamesit National Bank, Lowell, | 7,500 00 |
| On 30 shares National Bank of the Commonwealth, Boston, | |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|----------------------------|---------------------|
| Town of Maynard, Mass., 4s, | \$15,000 | \$15,000 00 | \$15,000 00 |
| City of Cleveland, Ohio, 4s, | 52,000 | 51,480 00 | 52,000 00 |
| of Des Moines, Iowa, 4s, | 60,000 | 57,000 00 | 57,600 00 |
| of Des Moines, Iowa, 4½s, | 90,000 | 90,000 00 | 90,000 00 |
| of Lowell, Mass., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Milwaukee, Wis., 5s, | 100,000 | 108,428 75 | 100,000 00 |
| of Saginaw, Mich., 4½s, | 50,000 | 52,300 00 | 50,000 00 |
| of Fitchburg, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| | \$142,000 | \$449,208 75 | \$199,600 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------|----------------------------|------------------|
| 80 | Atlantic Nat'l Bank, Boston, | \$8,000 | \$9,640 00 | \$8,000 00 |
| 200 | Atlas National Bank, Boston, | 20,000 | 23,050 00 | 20,000 00 |
| 307 | Blackstone Nat'l Bank, Boston, | 30,700 | 27,706 75 | 30,700 00 |
| 10 | Boston Nat'l Bank, Boston, | 21,000 | 19,530 00 | 21,000 00 |

City Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|------------|-------------------------|------------------|
| 124 | Boylston Nat'l Bank, Boston, . | \$12,400 | \$15,500 00 | \$12,400 00 |
| 39 | Bunker Hill Nat'l B'k, Boston, . | 3,900 | 7,907 25 | 3,900 00 |
| 78 | National City Bank, Boston, . | 7,800 | 6,727 50 | 7,800 00 |
| 138 | Columbian Nat'l Bank, Boston, . | 13,800 | 13,800 00 | 13,800 00 |
| 146 | Continental N'l Bank, Boston, . | 14,600 | 16,753 50 | 14,600 00 |
| 100 | Eliot National Bank, Boston, . | 10,000 | 11,775 00 | 10,000 00 |
| 55 | Everett Nat'l Bank, Boston, . | 5,500 | 5,046 25 | 5,494 75 |
| 200 | First National Bank, Boston, . | 20,000 | 47,500 00 | 20,000 00 |
| 200 | Globe National Bank, Boston, . | 20,000 | 18,300 00 | 20,000 00 |
| 100 | Hamilton Nat'l Bank, Boston, . | 10,000 | 11,400 00 | 10,000 00 |
| 135 | Howard Nat'l Bank, Boston, . | 13,500 | 10,000 00 | 13,500 00 |
| 100 | Market Nat'l Bank, Boston, . | 10,000 | 9,200 00 | 10,000 00 |
| 44 | Merchants' N'l Bank, Boston, . | 4,400 | 6,435 00 | 4,400 00 |
| 100 | Metropolitan N'l B'k, Boston, . | 10,000 | 9,750 00 | 10,000 00 |
| 150 | N'l B'k of Commerce, Boston, . | 15,000 | 17,700 00 | 15,000 00 |
| 250 | N'l B'k of No. America, Boston, . | 25,000 | 21,812 50 | 25,000 00 |
| 400 | N'l B'k of Redemption, Boston, . | 40,000 | 50,200 00 | 40,000 00 |
| 400 | N'l B'k of the Republic, Boston, . | 40,000 | 59,000 00 | 40,000 00 |
| 30 | National Eagle Bank, Boston, . | 3,000 | 2,850 00 | 3,000 00 |
| 50 | Nat'l Exchange Bank, Boston, . | 5,000 | 5,900 00 | 5,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, . | 10,000 | 10,550 00 | 10,000 00 |
| 375 | Nat'l Revere Bank, Boston, . | 37,500 | 37,500 00 | 37,500 00 |
| 36 | National Union Bank, Boston, . | 3,600 | 4,509 00 | 3,600 00 |
| 105 | Nat'l Webster Bank, Boston, . | 10,500 | 9,607 50 | 10,500 00 |
| 65 | New England N'l B'k, Boston, . | 6,500 | 10,302 50 | 6,500 00 |
| 205 | Suffolk Nat'l Bank, Boston, . | 20,500 | 18,962 50 | 20,500 00 |
| 400 | Third Nat'l Bank, Boston, . | 40,000 | 34,800 00 | 40,000 00 |
| 236 | Tremont Nat'l Bank, Boston, . | 23,600 | 22,184 00 | 23,600 00 |
| 39 | Washington N'l Bank, Boston, . | 3,900 | 3,900 00 | 3,900 00 |
| 42 | Framingham National Bank, Framingham, . | 4,200 | 5,460 00 | 4,200 00 |
| 25 | Bay State N'l B'k, Lawrence, . | 1,875 | 3,125 00 | 1,875 00 |
| 500 | Appleton N'l Bank, Lowell, . | 50,000 | 75,000 00 | 50,000 00 |
| 66 | First National Bank, Lowell, . | 6,600 | 11,550 00 | 6,600 00 |
| 220 | Prescott Nat'l Bank, Lowell, . | 22,000 | 33,000 00 | 22,000 00 |
| 72 | Railroad Nat'l Bank, Lowell, . | 7,200 | 9,360 00 | 7,200 00 |
| 41 | Wamesit Nat'l Bank, Lowell, . | 4,100 | 5,945 00 | 4,100 00 |
| 25 | First N'l Bank, Marlborough, . | 2,500 | 2,500 00 | 2,500 00 |
| 125 | Massachusetts Loan and Trust Company, Boston, . | 12,500 | 14,375 00 | 12,500 00 |
| 100 | National Bank of the Commonwealth, Boston, . | 10,000 | 12,525 00 | 10,000 00 |
| 167 | North National Bank, Boston, . | 16,700 | 18,203 00 | 16,700 00 |
| 40 | Old Boston N'l Bank, Boston, . | 4,000 | 4,000 00 | 4,000 00 |
| 265 | Second Nat'l Bank, Boston, . | 26,500 | 48,765 00 | 26,500 00 |
| 100 | Shawmut Nat'l Bank, Boston, . | 10,000 | 11,200 00 | 10,000 00 |
| 99 | State National Bank, Boston, . | 9,900 | 10,221 75 | 9,900 00 |
| | | \$707,775 | \$845,029 00 | \$707,769 75 |

City Institution for Savings — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$150,000 | \$147,000 00 | \$150,000 00 |
| Boston & Lowell R.R. 7s, . . . | 2,000 | 2,020 00 | 2,000 00 |
| Concord & Montreal R.R. 4s, . . . | 153,000 | 153,000 00 | 150,000 00 |
| Fitchburg R.R. 4s, | 100,000 | 95,000 00 | 100,000 00 |
| Fitchburg R.R. 4½s, | 100,000 | 100,000 00 | 81,000 00 |
| Fitchburg R.R. 5s, | 46,000 | 48,070 00 | 46,000 00 |
| Maine Central R.R. 4½s, | 50,000 | 51,250 00 | 50,000 00 |
| Old Colony & Newport R.R. 4s, . . . | 56,000 | 56,000 00 | 56,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| | \$757,000 | \$752,340 00 | \$735,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|-------------|--------------|
| \$165,991 99 | 2½ per cent. | \$145,045 77 | 4½ per cent. | \$52,500 00 | 5½ per cent. |
| 45,000 00 | 4 " " | 3,480,601 00 | 5 " " | 796,763 37 | 6 " " |
| 8,000 00 | 4½ " " | 86,000 00 | 5½ " " | | |

| | |
|---|--------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$5,000 00 |
| Assessed value of the same, | 23,800 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 463 |
| Aggregate amount of the same, | 655,488 87 |
| Total number of loans upon real estate, | 582 |
| Amount of investments from which no income is received, | 3,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 329,301 09 |
| Times for the dividends fixed by the by-laws: second Saturday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 115,844 85 |
| year ending Oct. 31, 1893, } 2 per cent., { | 119,431 24 |
| Rate and amount of extra dividend during the year ending Oct. 31, 1893, 2.58 per cent., | 100,497 35 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,412 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 2,326 |
| Total number of open accounts Oct. 31, 1893, | 15,677 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 12,485 83 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 952,894 11 |
| Number of same, | 14,996 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 1,176,472 67 |
| Number of same, | 20,466 |
| Date of examination by commissioner: October 19. | |

CLINTON SAVINGS BANK—CLINTON.

Incorporated May 16, 1851. Present number of corporators, 57.

CHARLES L. SWAN, *President.*

C. L. S. HAMMOND, *Treasurer.*

CHAS. G. STEVENS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

C. L. SWAN,

G. W. WEEKS,

C. C. STONE,

J. E. TRAYNE.

LUCIUS FIELD.

Open for business every business day, except Saturdays, 9 A.M. to 12 M., and 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . . | \$50,000 00 | Deposits, | \$1,540,430 93 |
| Loan on public funds, | 3,700 00 | Guaranty fund, . . | 48,200 00 |
| Bank stock as per schedule, . . | 87,500 00 | Profit and loss ac- | |
| Loans on bank stock, | 15,300 00 | count, | 3,627 08 |
| Railroad bonds as per schedule, . | 90,000 00 | | |
| Loans on railroad stock, | 41,000 00 | | |
| Railroad notes, | 50,000 00 | | |
| Loans on real estate, | 732,192 02 | | |
| Loans on personal security, . . | 423,216 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 13,500 00 | | |
| Deposit in bank, on interest, . . | 20,000 00 | | |
| Deposit in bank, not on interest, . | 16,281 96 | | |
| Premium account, | 10,682 91 | | |
| Cash on hand, | 38,885 07 | | |
| | \$1,592,257 96 | | \$1,592,257 96 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| New England Trust Company, Boston, | \$20,000 00 |
| First National Bank, Clinton, | 16,281 96 |

Loan on Public Funds:—

| | |
|--|------------|
| On \$4,000 United States is, | \$3,700 00 |
|--|------------|

Clinton Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

| | |
|--|-------------|
| On 125 shares National Bank of the Commonwealth, Boston, | \$12,500 00 |
| On 78 shares First National Bank, Clinton, | 2,800 00 |

Loans on Railroad Stock, amount on each:—

| | |
|---|-------------|
| On 100 shares Boston & Albany R.R., | \$16,000 00 |
| On 250 shares Boston & Maine R.R., | 25,000 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-----------------|----------------------------|--------------------|
| City of Boston, Mass., 4s, | \$4,000 | \$4,400 00 | \$4,000 00 |
| of Boston, Mass., 5s, | 2,000 | 2,210 00 | 2,000 00 |
| of Providence, R. I., 6s, | 1,000 | 1,140 00 | 1,000 00 |
| of Taunton, Mass., 5s, | 8,000 | 8,140 00 | 8,000 00 |
| Town of Clinton, Mass., 4s, | 30,000 | 30,750 00 | 30,000 00 |
| City of Cambridge, Mass., 6s, | 5,000 | 5,100 00 | 5,000 00 |
| | \$50,000 | \$51,740 00 | \$50,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|-----------------|----------------------------|--------------------|
| 14 | Atlas National Bank, Boston, | \$1,400 | \$1,612 50 | \$1,400 00 |
| 20 | Central Nat'l Bank, Boston, | 2,000 | 3,075 00 | 4,000 00 |
| 5 | National City Bank, Boston, | 500 | 481 25 | 500 00 |
| 10 | Nat'l Hide and Leather Bank, Boston, | 1,000 | 1,055 00 | 1,000 00 |
| 16 | Howard Nat'l Bank, Boston, | 1,600 | 1,688 00 | 1,600 00 |
| 20 | Market Nat'l Bank, Boston, | 2,000 | 1,840 00 | 2,000 00 |
| 50 | Manufacturers' National Bank, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| 30 | Metropolitan N'l B'k, Boston, | 3,000 | 2,925 00 | 3,000 00 |
| 2 | Boston Nat'l Bank, Boston, | 200 | 186 00 | 200 00 |
| 44 | Nat'l Bank of North America Boston, | 4,400 | 4,631 00 | 4,400 00 |
| 105 | Nat'l Webster Bank, Boston, | 10,500 | 9,607 50 | 10,500 00 |
| 329 | First National Bank, Clinton, | 32,900 | 41,125 00 | 32,900 00 |
| 40 | Fitchburg N'l B'k, Fitchburg, | 4,000 | 6,000 00 | 6,000 00 |
| 50 | Nat'l Bank of Commerce, New Bedford, | 5,000 | 5,000 00 | 5,000 00 |
| 50 | First Nat'l B'k, New Bedford, | 5,000 | 7,662 50 | 5,000 00 |
| 50 | Orange Nat'l Bank, Orange, | 5,000 | 7,250 00 | 5,000 00 |
| | | \$83,500 | \$99,088 75 | \$87,500 00 |

Clinton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| Boston & Albany R.R. 6s, . . . | \$1,000 | \$1,035 00 | \$1,000 00 |
| Boston & Lowell R.R. 4s, . . . | 23,000 | 23,240 00 | 23,000 00 |
| Boston & Lowell R.R. 5s, . . . | 2,000 | 2,092 00 | 2,000 00 |
| Fitchburg R.R. 4s, . . . | 6,000 | 6,000 00 | 6,000 00 |
| Fitchburg R.R. 5s, . . . | 35,000 | 36,500 00 | 35,000 00 |
| Old Colony R.R. 4s, . . . | 1,000 | 1,020 00 | 1,000 00 |
| Old Colony R.R. 6s, . . . | 10,000 | 10,515 00 | 10,000 00 |
| Old Colony R.R. 7s, . . . | 2,000 | 2,061 66 | 2,000 00 |
| Boston & Maine R.R. 7s, . . . | 3,000 | 3,070 00 | 3,000 00 |
| Maine Central R.R. 7s, . . . | 7,000 | 9,280 00 | 7,000 00 |
| | \$90,000 | \$94,818 66 | \$90,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|--------------|-------------|
| \$20,000 00 | 2 per cent. | \$35,000 00 | 5½ per cent. | \$146,779 53 | 6 per cent. |
| 70,000 00 | 4½ " " | 14,828 56 | 5½ " " | 4,691 10 | 7 " " |
| 957,608 84 | 5 " " | | | | |

Number of loans which are of an amount not exceeding \$3,000 each, . 325
 Aggregate amount of the same, \$346,533 02
 Total number of loans upon real estate, 361
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 74,974 96
 Times for the dividends fixed by the by-laws: second Monday in April and
 October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 28,927 86
 year ending Oct. 31, 1893, } 2 per cent., { 29,493 20
 Number of accounts opened during the year ending Oct. 31, 1893, . 861
 Number of accounts closed during the year ending Oct. 31, 1893, . 759
 Total number of open accounts Oct. 31, 1893, 5,106
 Total expenses of the corporation for the year ending Oct. 31, 1893 (ex-
 clusive of taxes), 4,301 00
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893, 343,682 42
 Number of same, 4,897
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1893, 351,297 26
 Number of same, 3,696
 Date of examination by commissioner: June 6.

COHASSET SAVINGS BANK—COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 45.

J. Q. A. LOTHEROP, *President.*

CALEB LOTHEROP, *Treasurer.*

CALEB LOTHEROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. Q. A. LOTHEROP,

LOUIS N. LINCOLN,

MORGAN B. STETSON,

ABRAHAM H. TOWER.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . | \$9,000 00 | Deposits, . . . | \$554,161 19 |
| Bank stock as per schedule, . | 54,000 00 | Guaranty fund, . | 20,210 00 |
| Loan on bank stock, . . . | 5,000 00 | Interest account, . | 8,539 03 |
| Railroad bonds as per schedule, . | 23,000 00 | Profit and loss account, . . . | 4,086 95 |
| Real estate by foreclosure, . | 4,000 00 | | |
| Loans on real estate, . . . | 330,934 25 | | |
| Loans on personal security, . | 75,096 62 | | |
| Loans to counties, cities or towns (notes), . . . | 76,500 00 | | |
| Deposits in banks, on interest, . | 8,104 04 | | |
| Expense account, . . . | 753 04 | | |
| Cash on hand, . . . | 609 22 | | |
| | \$586,997 17 | | \$586,997 17 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Boston National Bank, Boston, | \$4,882 33 |
| Hingham National Bank, Hingham, | 3,221 71 |

Loan on Bank Stock:—

| | |
|--|------------|
| On 50 shares Fourth National Bank, Boston, | \$5,000 00 |
|--|------------|

Cohasset Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| City of Springfield, Ohio, 4½s, . | \$9,000 | \$9,135 00 | \$9,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|----------------------------------|------------|-------------------------|------------------|
| 30 | Atlas National Bank, Boston, | \$3,000 | \$3,457 50 | \$3,000 00 |
| 20 | Blackstone Nat'l B'k, Boston, . | 2,000 | 1,805 00 | 2,000 00 |
| 45 | Boston National Bank, Boston, . | 4,500 | 4,185 00 | 4,500 00 |
| 43 | National City Bank, Boston, . | 4,300 | 3,655 00 | 4,300 00 |
| 20 | Columbian N'l Bank, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| 40 | Continental N'l Bank, Boston, | 4,000 | 4,590 00 | 4,000 00 |
| 18 | National Eagle Bank, Boston, | 1,800 | 1,530 00 | 1,800 00 |
| 20 | Everett Nat'l Bank, Boston, . | 2,000 | 1,760 00 | 2,000 00 |
| 25 | N'l Hide & Leather B'k, Boston, | 2,500 | 2,637 50 | 2,500 00 |
| 30 | Market National Bank, Boston, | 3,000 | 2,760 00 | 3,000 00 |
| 23 | Merchants' Nat'l B'k, Boston, . | 2,300 | 3,289 00 | 2,300 00 |
| 12 | North Nat'l Bank, Boston, | 1,200 | 1,308 00 | 1,200 00 |
| 22 | N'l B'k of the Republic, Boston, | 2,200 | 3,212 00 | 2,200 00 |
| 45 | National Revere Bank, Boston, | 4,500 | 4,500 00 | 4,500 00 |
| 32 | Shawmut Nat'l Bank, Boston, . | 3,200 | 3,584 00 | 3,200 00 |
| 38 | State National Bank, Boston, . | 3,800 | 3,890 25 | 3,800 00 |
| 36 | Tremont Nat'l Bank, Boston, . | 3,600 | 3,420 00 | 3,600 00 |
| 15 | National Union Bank, Boston, | 1,500 | 1,964 25 | 1,500 00 |
| 10 | Washington N'l Bank, Boston, | 1,000 | 1,002 50 | 1,000 00 |
| 16 | Natl Webster Bank, Boston, . | 1,600 | 1,472 00 | 1,600 00 |
| | | \$54,000 | \$56,022 00 | \$54,000 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------|------------|-------------------------|------------------|
| Eastern R.R. 6s, | \$13,000 | \$15,210 00 | \$13,000 00 |
| Upper Coos R.R. 4½s, | 10,000 | 10,000 00 | 10,000 00 |
| | \$23,000 | \$25,210 00 | \$23,000 00 |

Cohasset Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|-------------|--------------|--------------|-------------|
| \$3,246 62 | 0 per cent. | \$42,000 00 | 4½ per cent. | \$119,634 25 | 6 per cent. |
| 8,104 04 | 2½ " | 148,950 00 | 5 " | 5,000 00 | 6½ " |
| 17,000 00 | 4 " | 22,000 00 | 5½ " | 300 00 | 7 " |
| 3,800 00 | 4½ " | 125,600 00 | 5½ " | | |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$4,000 00 |
| Assessed value of the same, | 3,900 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 169 | |
| Aggregate amount of the same, | 146,019 62 |
| Total number of loans upon real estate, | 183 |
| Amount of investments for which no income is received, | 3,246 62 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 29,634 39 |
| Times for the dividends fixed by the by-laws: first Tuesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 10,563 35 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 12,188 47 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 115 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 107 |
| Total number of open accounts Oct. 31, 1893, | 1,313 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,227 04 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 72,499 37 |
| Number of same, | 722 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 82,490 09 |
| Number of same, | 762 |
| Date of examination by commissioner: September 7. | |

CONWAY SAVINGS BANK—CONWAY.

Incorporated March 10, 1887. Present number of corporators, 23.

JOHN B. PACKARD, *President.*

W. G. AVERY, *Treasurer.*

W. G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CARLOS BATCHELDER,

ARTHUR P. DELABARRÉ,

JOHN B. PACKARD,

HARRIS D. PRASE,

CHAS. B. MERRITT.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . | \$6,000 00 | Deposits, . . . | \$152,336 20 |
| Bank stock as per schedule, . | 2,000 00 | Guaranty fund, . | 1,500 00 |
| Loans on bank stock, . | 2,276 67 | Profit and loss account, . . . | 203 12 |
| Railroad bonds as per schedule, . | 1,000 00 | | |
| Loans on real estate, . | 103,640 00 | | |
| Loans on personal security, . | 21,680 00 | | |
| Loans on depositors' books, . | 200 00 | | |
| Deposits in banks, on interest, . | 17,342 65 | | |
| | \$154,039 32 | | \$154,039 32 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| Conway National Bank, Conway, | \$7,005 15 |
| City National Bank, Holyoke, | 5,337 50 |
| Springfield Safe Deposit and Trust Company, Springfield, | 5,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|---|----------|
| On 3 shares Conway National Bank, Conway, | \$90 00 |
| On 3 shares Conway National Bank, Conway, | 286 67 |
| On 3 shares Conway National Bank, Conway, | 200 00 |
| On 5 shares Conway National Bank, Conway, | 400 00 |
| On 15 shares City National Bank, Holyoke, | 1,800 00 |

Conway Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| City of Bangor, Me., 6s, . . . | \$1,000 | \$1,005 00 | \$1,000 00 |
| of Cleveland, Ohio, 5s, . . . | 1,000 | 1,010 00 | 1,000 00 |
| of Boston, Mass., 6s, . . . | 1,000 | 1,100 00 | 1,000 00 |
| of Holyoke, Mass., 4s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| of Milwaukee, Wis., 5s, . . . | 1,000 | 1,060 00 | 1,000 00 |
| | \$6,000 | \$6,175 00 | \$6,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|------------------------------|------------|----------------------------|------------------|
| 10 | Conway Nat'l Bank, Conway, . | \$1,000 | \$1,200 00 | \$1,000 00 |
| 10 | City National Bank, Holyoke, | 1,000 | 1,100 00 | 1,000 00 |
| | | \$2,000 | \$2,300 00 | \$2,000 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------|------------|----------------------------|------------------|
| Fitchburg R.R. 5s, | \$1,000 | \$1,050 00 | \$1,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|-------------|------------|-------------|
| \$17,342 65 | 4 per cent. | \$125,546 67 | 5 per cent. | \$2,160 00 | 6 per cent. |

Conway Savings Bank — Concluded.

| | | |
|---|-----|-------------|
| Number of loans which are of an amount not exceeding \$3,000 each, . | 67 | |
| Aggregate amount of the same, | | \$53,546 67 |
| Total number of loans upon real estate, | 58 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 6,796 77 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 2,635 48 |
| year ending Oct. 31, 1893, } 2 per cent., { | | 2,876 48 |
| Number of accounts opened during the year ending Oct. 31, 1893, . | 120 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . | 81 | |
| Total number of open accounts Oct. 31, 1893, | 593 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 423 65 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 45,527 94 |
| Number of same, | 494 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 29,076 87 |
| Number of same, | 373 | |
| Date of examination by commissioner: March 17. | | |

COUNTY SAVINGS BANK—CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 62.

ALBERT D. BOSSON, *President.*

GEORGE T. ROBERTS, *Treasurer.*

VERNON A. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN H. CUNNINGHAM,

GEORGE W. MOSES,

ALBERT D. BOSSON,

MILTON RAY,

JOHN MULLOY,

W. S. HIXON,

HENRY N. WENTWORTH.

Open for business every business day, 8 A.M. to 1 P.M.; and on Monday, Wednesday and Thursday, 5 to 8 P.M.; Saturday, 5 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . | \$22,200 00 | Deposits, . . . | \$230,987 68 |
| Bank stock as per schedule, . | 11,800 00 | Guaranty fund, . | 2,609 47 |
| Loan on bank stock, . . . | 500 00 | Interest account, . | 279 15 |
| Railroad bonds as per schedule, . | 18,000 00 | Profit and loss account, . . . | 1,609 65 |
| Loans on real estate, . . . | 145,377 25 | | |
| Loans on personal security, . | 22,050 00 | | |
| Deposits in banks, on interest, . | 13,480 12 | | |
| Expense account, . . . | 85 00 | | |
| Premium account, . . . | 1,372 75 | | |
| Cash on hand, . . . | 520 83 | | |
| | \$235,385 95 | | \$235,385 95 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Winnismet National Bank, Chelsea, | \$5,906 74 |
| First Ward National Bank, Boston, | 5,495 12 |
| Winthrop National Bank, Boston, | 2,078 26 |

Loan on Bank Stock:—

| | |
|--|----------|
| On 10 shares Baxter National Bank, Rutland, Vt., | \$500 00 |
|--|----------|

County Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|-----------------|----------------------------|--------------------|
| City of Cleveland, Ohio, 4s, . . | \$3,000 | \$3,000 00 | \$3,000 00 |
| of Lake View, Ill., 7s, . . | 3,000 | 3,135 00 | 3,000 00 |
| of Akron, Ohio, 5s, . . | 2,000 | 2,020 00 | 2,000 00 |
| Town of Ashland, Mass., 4s, . . | 700 | 700 00 | 700 00 |
| City of Brockton, Mass., 4s, . . | 4,000 | 4,090 00 | 4,000 00 |
| of Haverhill, Mass., 4s, . . | 1,000 | 1,007 50 | 1,000 00 |
| of Milwaukee, Wis., 5s, . . | 3,000 | 3,205 00 | 3,000 00 |
| of Springfield, Ohio, 6s, . . | 500 | 522 50 | 500 00 |
| of Youngstown, Ohio, 5s, . . | 5,000 | 5,100 00 | 5,000 00 |
| | \$22,200 | \$22,780 00 | \$22,200 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|-----------------|----------------------------|--------------------|
| 1 | National City Bank, Boston, . | \$100 | \$86 25 | \$100 00 |
| 11 | Columbian Nat'l Bank, Boston, | 1,100 | 1,100 00 | 1,100 00 |
| 6 | National Eagle Bank, Boston, | 600 | 570 00 | 600 00 |
| 3 | N'l B'k of No. America, Boston, | 300 | 315 75 | 300 00 |
| 1 | Suffolk National Bank, Boston, | 100 | 96 75 | 100 00 |
| 10 | Washington N'l Bank, Boston, | 1,000 | 1,002 50 | 1,000 00 |
| 4 | Freeman's Nat'l Bank, Boston, | 400 | 400 00 | 400 00 |
| 25 | First Ward Nat'l Bank, Boston, | 2,500 | 3,250 00 | 2,500 00 |
| 20 | Third National Bank, Boston, | 2,000 | 1,840 00 | 2,000 00 |
| 10 | First National Bank, Chelsea, . | 1,000 | 1,002 50 | 1,000 00 |
| 3 | Winnisimmet National Bank, Chelsea, . . | 300 | 301 50 | 300 00 |
| 6 | Dedham Nat'l Bank, Dedham, | 600 | 600 00 | 600 00 |
| 5 | First N'l Bank, Newburyport, | 500 | 615 00 | 500 00 |
| 10 | So. Danvers N'l B'k, Peabody, | 1,000 | 1,170 00 | 1,000 00 |
| 3 | Mechanics' N'l B'k, Worcester, | 300 | 300 00 | 300 00 |
| | | \$11,800 | \$12,650 25 | \$11,800 00 |

County Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|----------------------------|--------------------|
| Concord & Montreal R.R. 4s, . . . | \$6,000 | \$5,880 00 | \$6,000 00 |
| Old Colony R.R. 6s, | 1,000 | 1,020 00 | 1,000 00 |
| Portland & Kennebec R.R. 6s, . . . | 1,000 | 1,020 00 | 1,000 00 |
| Cheshire R.R. 6s, | 1,000 | 1,065 00 | 1,000 00 |
| Fitchburg R.R. 4s, | 2,000 | 1,960 00 | 2,000 00 |
| Old Colony R.R. 7s, | 2,000 | 2,020 00 | 2,000 00 |
| Upper Coos R.R. 4s, | 5,000 | 4,875 00 | 5,000 00 |
| | \$18,000 | \$17,840 00 | \$18,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|------------|-------------|--------------|-------------|
| \$7,673 88 | 2½ per cent. | \$5,000 00 | 5 per cent. | \$150,175 25 | 6 per cent. |
| 5,906 74 | 2½ “ | 8,500 00 | 5½ “ | 4,252 00 | 8 “ |

| | | |
|---|-------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, . . . | 97 | |
| Aggregate amount of the same, | | \$118,507 00 |
| Total number of loans upon real estate, | 99 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 12,606 50 |
| Times for the dividends fixed by the by-laws: third Saturday in April and October. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 3,942 80 |
| year ending Oct. 31, 1893, } 2 per cent., { | | 4,036 78 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 442 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 274 | |
| Total number of open accounts Oct. 31, 1893, | 1,241 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,848 71 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 136,806 67 |
| Number of same, | 2,521 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 118,806 58 |
| Number of same, | 1,485 | |
| Date of examination by commissioner: May 26. | | |

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 32.

J. H. ROOT, *President.*

D. P. ABERCROMBIE, *Treasurer.*

W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

G. L. RIST,

JAMES A. GUNN,

D. P. ABERCROMBIE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|------------------------------------|---------------------|
| Public funds as per schedule, . | \$54,500 00 | Deposits, | \$769,850 01 |
| Bank stock as per schedule, . | 21,050 00 | Guaranty fund, | 20,000 00 |
| Loans on bank stock, | 8,850 00 | Profit and loss account, | 6,901 86 |
| Railroad bonds as per schedule, . | 45,600 00 | | |
| Real estate (for banking purposes), | 31,000 00 | | |
| Loans on real estate, | 388,969 43 | | |
| Loans on personal security, | 190,978 00 | | |
| Loans to counties, cities or towns (notes), | 17,300 00 | | |
| Deposits in banks, on interest, | 32,700 00 | | |
| Deposits in banks, not on interest, | 5,018 18 | | |
| Suspense account, | 2,624 07 | | |
| Real estate account, | 200 00 | | |
| Cash on hand, | 62 19 | | |
| | \$796,751 87 | | \$796,751 87 |

Cash on Deposit in Banks, amount in each : —

| | |
|--|-------------|
| Crocker National Bank, Turner's Falls, | \$12,718 18 |
| Packard National Bank, Greenfield, | 15,000 00 |
| Holyoke National Bank, Holyoke, | 10,000 00 |

Loans on Bank Stock, amount on each : —

| | |
|---|------------|
| On 39 shares Crocker National Bank, Turner's Falls, | \$2,850 00 |
| On 40 shares Packard National Bank, Greenfield, | 4,000 00 |

Crocker Institution for Savings — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-----------------|----------------------------|--------------------|
| City of Bangor, Me., 6s, | \$2,500 | \$2,725 00 | \$2,500 00 |
| of Boston, Mass., 5s, | 4,000 | 4,400 00 | 4,000 00 |
| of Cambridge, Mass., 4s, | 20,000 | 20,200 00 | 20,000 00 |
| of East Saginaw, Mich., 5s, | 3,000 | 3,120 00 | 3,000 00 |
| of Fort Wayne, Ind., 6s, | 1,000 | 1,070 00 | 1,000 00 |
| of Providence, R. I., 5s, | 5,000 | 5,300 00 | 5,000 00 |
| of Salem, Mass., 5s, | 5,000 | 5,400 00 | 5,000 00 |
| Town of Turner's Falls (Fire District) 4s, | 4,000 | 4,000 00 | 4,000 00 |
| City of Lynn, Mass., 5s, | 1,000 | 1,080 00 | 1,000 00 |
| of Cleveland, Ohio, 5s, | 4,000 | 4,160 00 | 4,000 00 |
| of Springfield, Ohio, 4s, | 5,000 | 5,100 00 | 5,000 00 |
| | \$54,500 | \$56,555 00 | \$54,500 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|-----------------|----------------------------|--------------------|
| 10 | Central Nat'l Bank, Boston, . | \$1,000 | \$1,500 00 | \$1,000 00 |
| 7 | Columbian Nat'l B'k, Boston, . | 700 | 700 00 | 700 00 |
| 10 | Nat'l Webster Bank, Boston, . | 1,000 | 900 00 | 1,000 00 |
| 10 | Eliot National Bank, Boston, . | 1,000 | 1,150 00 | 1,000 00 |
| 10 | Tremont Nat'l Bank, Boston, . | 1,000 | 940 00 | 1,000 00 |
| 10 | N'l B'k of Commerce, Boston, . | 1,000 | 1,180 00 | 1,000 00 |
| 40 | Continental Nat'l B'k, Boston, . | 4,000 | 4,600 00 | 4,000 00 |
| 40 | Conway Nat'l B'k, Conway, . | 4,000 | 5,000 00 | 4,000 00 |
| 66 | Crocker Nat'l Bank, Turner's Falls, | 6,600 | 8,085 00 | 7,350 00 |
| | | \$20,300 | \$24,055 00 | \$21,050 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| Boston, Revere Beach & Lynn R.R. 6s, | \$7,000 | \$7,350 00 | \$7,000 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,000 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 15,000 | 15,375 00 | 15,000 00 |

Crooker Institution for Savings—Concluded.

Detailed Statement of Railroad Bonds—Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-----------------|-------------------------|--------------------|
| Maine Central R.R. 4½s. | \$5,000 | \$5,125 00 | \$5,000 00 |
| Old Colony R.R. 6s. | 5,000 | 5,250 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s. | 3,500 | 3,850 00 | 3,500 00 |
| Vermont and Massachusetts R.R. 5s, | 5,000 | 5,100 00 | 5,000 00 |
| | \$45,500 | \$47,050 00 | \$45,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|--------------|-------------|-------------|-------------|
| \$7,700 00 | 2½ per cent. | \$607,297 43 | 5 per cent. | \$10,800 00 | 6 per cent. |
| 11,000 00 | 4 “ | | | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$31,000 00 |
| Estimated value of the same, | 31,000 00 |
| Assessed value of the same, | 22,400 00 |
| Net income received from same during year ending Oct. 31, 1893, | 1,694 76 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 200 00 |
| Assessed value of the same, | 200 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . 400 | |
| Aggregate amount of the same, | 291,791 37 |
| Total number of loans upon real estate, | 371 |
| Amount of investments from which no income is received, | 200 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 39,194 85 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the { 2 per cent, { | 14,540 14 |
| year ending Oct. 31, 1893, } 2 per cent., { | 15,127 55 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . 430 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . . 500 | |
| Total number of open accounts Oct. 31, 1893, | 2,169 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,200 91 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 165,737 05 |
| Number of same, | 2,288 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 165,523 19 |
| Number of same, | 1,561 |
| Date of examination by commissioner: March 24. | |

DANVERS SAVINGS BANK—DANVERS.

Incorporated March 20, 1850. Present number of corporators, 45.

AUGUSTUS MUDGE, *President.*

ALBION F. WELCH, *Treasurer.*

ALBION F. WELCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

IRA P. POPE,

J. FRANK PORTER,

CHAS. H. GOULD,

CHAUNCEY S. RICHARDS,

GILBERT A. TAPLEY.

Open for business every business day, 8 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$19,775 00 | Deposits, . . . | \$1,294,476 53 |
| Bank stock as per schedule, . | 144,280 50 | Guaranty fund, . | 62,000 00 |
| Loans on bank stock, . . . | 42,175 00 | Interest account, . | 4,704 21 |
| Railroad bonds as per schedule, . | 40,000 00 | Undivided earnings, | 25,625 79 |
| Loans on railroad bonds, . . | 150,000 00 | | |
| Real estate by foreclosure, . . | 1,446 96 | | |
| Loans on real estate, . . . | 511,044 00 | | |
| Loans on personal security, . | 425,394 66 | | |
| Loans to counties, cities or towns (notes), | 3,000 00 | | |
| Loans on depositors' books, . | 350 00 | | |
| Deposits in banks, on interest, . | 45,491 57 | | |
| Deposits in banks, not on interest, | 2,005 36 | | |
| Expense account, | 191 66 | | |
| Tax account, | 5 32 | | |
| Cash on hand, | 1,646 50 | | |
| | \$1,386,806 53 | | \$1,386,806 53 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Faneuil Hall National Bank, Boston, | \$29,972 04 |
| First National Bank, Danvers, | 17,519 53 |
| Maverick National Bank, Boston, | 5 36 |

Loans on Bank Stock, amount on each:—

| | |
|---|--------------|
| On 6 shares Salem National Bank, Salem, | } \$1,800 00 |
| On 16 shares First National Bank, Danvers, | |
| On 5 shares First National Bank, Danvers, | 375 00 |
| On 200 shares Massachusetts National Bank, Boston, | 15,000 00 |
| On 200 shares Third National Bank, Boston, | } 25,000 00 |
| On 100 shares International Trust Company, Boston,* | |

* The treasurer has been notified that this security is illegal.

Danvers Savings Bank — Continued.

Loans on Railroad Bonds, amount on each :—

| | |
|---|-------------|
| On \$50,000 Boston & Maine R.R. 4s, | \$50,000 00 |
| On \$25,000 Upper Coos R.R. 4½s, | 25,000 00 |
| On \$51,000 Boston & Maine R.R. 4s, | 50,000 00 |
| On \$25,000 Boston & Maine R.R. 4s, | 25,000 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| City of Boston, Mass., 4s, | \$10,000 | \$10,000 00 | \$10,000 00 |
| of Boston, Mass., 6s, | 10,000 | 10,000 00 | 9,775 00 |
| | \$20,000 | \$20,000 00 | \$19,775 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 50 | Atlas National Bank, Boston, . | \$5,000 | \$5,762 50 | \$5,675 00 |
| 53 | Blackstone N'l Bank, Boston, | 5,300 | 4,783 25 | 5,300 00 |
| 10 | Continental N'l Bank, Boston, | 1,000 | 1,147 50 | 1,080 00 |
| 60 | N'l B'k of Commerce, Boston, | 6,000 | 7,080 00 | 6,000 00 |
| 70 | Nat'l Exchange Bank, Boston, | 7,000 | 8,260 00 | 7,097 50 |
| 85 | Globe National Bank, Boston, | 8,500 | 7,820 00 | 10,612 50 |
| 68 | Howard Nat'l Bank, Boston, . | 6,800 | 6,732 00 | 6,800 00 |
| 20 | Lincoln Nat'l Bank, Boston, . | 2,000 | 1,800 00 | 2,100 00 |
| 50 | Merchants' N'l Bank, Boston, | 5,000 | 7,312 50 | 6,475 00 |
| 71 | N'l B'k of No. America, Boston, | 7,100 | 7,472 75 | 7,268 75 |
| 65 | N'l B'k of Redemption, Boston, | 6,500 | 7,930 00 | 7,901 25 |
| 75 | Nat'l Revere Bank, Boston, . | 7,500 | 7,500 00 | 7,500 00 |
| 50 | State National Bank, Boston, . | 5,000 | 5,175 00 | 5,356 25 |
| 34 | Traders' Nat'l Bank, Boston, . | 3,400 | 2,550 00 | 3,345 00 |
| 80 | Third National Bank, Boston, | 3,000 | 6,960 00 | 8,000 00 |
| 20 | Tremont Nat'l Bank, Boston, . | 2,000 | 1,880 00 | 2,000 00 |
| 25 | Washington N'l Bank, Boston, | 2,500 | 2,506 25 | 2,500 00 |
| 131 | First National Bank, Danvers, | 9,825 | 9,825 00 | 10,197 00 |
| 75 | Nat'l Bank of Commerce, New Bedford, | 7,500 | 7,218 75 | 8,962 50 |
| 125 | First National Bank, New Bed- ford, | 12,500 | 17,937 50 | 14,947 25 |
| 20 | Warren Nat'l Bank, Peabody, | 2,000 | 2,285 00 | 2,000 00 |
| 10 | Rockport N'l Bank, Rockport, | 1,000 | 1,300 00 | 1,000 00 |
| 270 | Asiatic National Bank, Salem, | 8,100 | 7,897 50 | 8,100 00 |
| 7 | First National Bank, Salem, . | 700 | 770 00 | 700 00 |
| 5 | Naumkeag Nat'l Bank, Salem, | 500 | 600 00 | 500 00 |
| 25 | Salem National Bank, Salem, | 2,500 | 3,218 75 | 2,862 50 |
| | | \$133,225 | \$143,724 25 | \$144,280 50 |

Danvers Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|-------------------------|------------------|
| Boston & Lowell R.R. 7s, | \$10,000 | \$10,300 00 | \$10,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 10,000 | 10,400 00 | 10,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 9,700 00 | 10,000 00 |
| Fitchburg R.R. 4½s, | 10,000 | 10,000 00 | 10,000 00 |
| | \$40,000 | \$40,400 00 | \$40,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|------------|--------------|
| \$45,491 87 | 3 per cent. | \$25,000 00 | 5½ per cent. | \$5,000 00 | 6½ per cent. |
| 2,123 50 | 4 " | 75,000 00 | 5½ " | 78,095 00 | 7 " |
| 100,000 00 | 4½ " | 191,450 00 | 5½ " | 40,000 00 | 8 " |
| 43,000 00 | 4½ " | 290,639 00 | 6 " | 25,000 00 | 9 " |
| 256,656 16 | 5 " | | | | |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$1,446 96 |
| Assessed value of the same, | 400 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 247 |
| Aggregate amount of the same, | 234,738 66 |
| Total number of loans upon real estate, | 243 |
| Amount of investments from which no income is received, | 1,446 96 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 72,123 13 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 25,396 73 |
| year ending Oct. 31, 1893, } 2 per cent., { | 25,427 46 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 375 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 332 |
| Total number of open accounts Oct. 31, 1893, | 3,656 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 3,182 32 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 162,279 67 |
| Number of same, | 2,307 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 223,936 43 |
| Number of same, | 2,425 |
| Date of examination by commissioner: January 24. | |

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 120.

AUGUSTUS B. ENDICOTT, *President.*

ALFRED HEWINS, *Treasurer.*

ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

AUGUSTUS B. ENDICOTT,

HOWARD COLBURN,

JOHN R. BULLARD,

DON G. HILL,

WINSLOW WARREN.

Open for business daily, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . | \$471,000 00 | Deposits, . . . | \$2,396,529 00 |
| Loan on public funds, . . . | 15,000 00 | Guaranty fund, . . | 121,136 65 |
| Bank stock as per schedule, . | 75,500 00 | Profit and loss account, . . . | 124,736 02 |
| Railroad bonds as per schedule, . | 612,500 00 | | |
| Railroad notes, | 75,000 00 | | |
| Real estate (for banking purposes), | 35,000 00 | | |
| Loans on real estate, | 548,725 00 | | |
| Loans on personal security, . . | 728,000 00 | | |
| Loans to counties, cities or towns (notes), | 36,000 00 | | |
| Deposit in bank, on interest, . | 47,676 67 | | |
| Deposit in bank, not on interest, . | 2,000 00 | | |
| | \$2,644,401 67 | | \$2,644,401 67 |

Cash on Deposit in Bank:—

Dedham National Bank, Dedham, \$49,676 67

Loan on Public Funds:—

| | |
|---|---------------|
| On \$5,000 Town of Marblehead, Mass., 4s, | } \$15,000 00 |
| On \$2,000 City of Manchester, N. H., 6s, | |
| On \$8,000 City of Providence, R. I., 5s, | |

Dedham Institution for Savings — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------------|----------------------------|---------------------|
| City of Boston, Mass., 4s, . . . | \$112,000 | \$113,120 00 | \$112,000 00 |
| of Boston, Mass., 6s, . . . | 10,000 | 11,500 00 | 10,000 00 |
| of Chicago, Ill., 7s, . . . | 6,000 | 6,330 00 | 6,000 00 |
| of Cleveland, Ohio, 5s, . . . | 28,000 | 28,110 00 | 28,000 00 |
| of Cleveland, Ohio, 6s, . . . | 1,000 | 1,065 00 | 1,000 00 |
| of Columbus, Ohio, 4s, . . . | 10,000 | 9,600 00 | 10,000 00* |
| of Dayton, Ohio, 5s, . . . | 25,000 | 26,250 00 | 25,000 00* |
| of Dayton, Ohio, 6s, . . . | 10,000 | 10,700 00* | 10,000 00* |
| of Fall River, Mass., 5s, . . . | 4,000 | 4,120 00 | 4,000 00 |
| of Fall River, Mass., 6s, . . . | 18,000 | 19,745 00 | 18,000 00 |
| of Grand Rapids, Mich., 5s, . . . | 10,000 | 10,200 00 | 10,000 00 |
| of Hyde Park, Ill., 7s, . . . | 2,000 | 2,060 00 | 2,000 00 |
| of Manchester, N. H., 6s, . . . | 18,000 | 18,000 00 | 18,000 00 |
| of Newton, Mass., 6s, . . . | 6,000 | 7,080 00 | 6,000 00 |
| of Portland, Me., 6s, . . . | 9,000 | 10,620 00 | 9,000 00 |
| of Portsmouth, N. H., 4s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| of Providence, R. I., 4½s, . . . | 20,000 | 20,600 00 | 20,000 00 |
| of Springfield, Ohio, 4½s, . . . | 40,000 | 40,000 00 | 40,000 00 |
| Town of Lincoln, Mass., 6s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| of South Norwalk, Conn., 6s, . . . | 5,000 | 5,100 00 | 5,000 00 |
| of Woburn, Mass., 6s, . . . | 5,000 | 5,025 00 | 5,000 00 |
| District of Columbia 5s, . . . | 30,000 | 31,200 00 | 30,000 00 |
| City of Cambridge, Mass., 6s, . . . | 10,000 | 11,600 00 | 10,000 00 |
| Town of Danvers, Mass., 5s, . . . | 3,000 | 3,270 00 | 3,000 00 |
| City of Milwaukee, Wis., 5s, . . . | 50,000 | 51,630 00 | 50,000 00 |
| of Somerville, Mass., 4½s, . . . | 15,000 | 15,450 00 | 15,000 00 |
| of Springfield, Mass., 6s, . . . | 2,000 | 2,360 00 | 2,000 00 |
| | \$471,000 | \$486,735 00 | \$471,000 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--------------------------------|-----------------|----------------------------|--------------------|
| 145 | Atlas National Bank, Boston, . | \$14,500 | \$17,175 00 | \$14,500 00 |
| 75 | Blackstone N'l Bank, Boston, . | 7,500 | 6,750 00 | 7,500 00 |
| 75 | N'l B'k of Commerce, Boston, . | 7,500 | 8,775 00 | 7,500 00 |
| 25 | Globe National Bank, Boston, . | 2,500 | 2,325 00 | 2,500 00 |
| 40 | Howard Nat'l Bank, Boston, . | 4,000 | 4,000 00 | 4,000 00 |
| 60 | People's Nat'l Bank, Boston, . | 6,000 | 9,780 00 | 6,000 00 |
| 50 | Shawmut Nat'l Bank, Boston, . | 5,000 | 5,600 00 | 5,000 00 |
| 25 | State National Bank, Boston, . | 2,500 | 2,550 00 | 2,500 00 |
| 25 | National Union Bank, Boston, . | 2,500 | 3,200 00 | 2,500 00 |
| 85 | Nat'l Webster Bank, Boston, . | 8,500 | 7,820 00 | 8,500 00 |
| 150 | Dedham Nat'l Bank, Dedham, . | 15,000 | 15,000 00 | 15,000 00 |
| | | \$75,500 | \$82,975 00 | \$75,500 00 |

Dedham Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|----------------------------|---------------------|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | \$35,000 | \$37,800 00 | \$35,000 00 |
| Boston & Lowell R.R. 4s, | 20,000 | 19,600 00 | 20,000 00 |
| Boston & Lowell R.R. 4½s, | 5,000 | 5,050 00 | 5,000 00 |
| Boston & Lowell R.R. 5s, | 5,000 | 5,150 00 | 5,000 00 |
| Boston & Lowell R.R. 6s, | 26,000 | 26,910 00 | 26,000 00 |
| Boston & Lowell R.R. 7s, | 29,000 | 29,870 00 | 29,000 00 |
| Boston & Maine R.R. 7s, | 42,000 | 42,000 00 | 42,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 11,000 | 11,550 00 | 11,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 28,000 | 29,120 00 | 28,000 00 |
| Concord & Claremont R.R. 7s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| Eastern R.R. 6s, | 29,000 | 33,930 00 | 29,000 00 |
| Fitchburg R.R. 4s, | 45,000 | 44,700 00 | 45,000 00 |
| Fitchburg R.R. 5s, | 15,000 | 15,500 00 | 15,000 00 |
| Leeds & Farmington R.R. 6s, | 4,500 | 4,635 00 | 4,500 00 |
| Maine Central R.R. 4½s, | 3,000 | 3,060 00 | 3,000 00 |
| Maine Central R.R. 7s, | 31,000 | 33,330 00 | 31,000 00 |
| New Bedford R.R. 7s, | 2,000 | 2,010 00 | 2,000 00 |
| Newport & Richford R.R. 5s, | 35,000 | 36,050 00 | 35,000 00 |
| New York, Prov. & Boston R.R. 7s, | 30,000 | 34,200 00 | 30,000 00 |
| Old Colony R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Old Colony R.R. 6s, | 10,000 | 10,500 00 | 10,000 00 |
| Old Colony R.R. 7s, | 5,000 | 5,025 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s, . . | 31,500 | 34,020 00 | 31,500 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 15,000 | 15,600 00 | 15,000 00 |
| Salem & Lowell R.R. 6s, | 10,500 | 11,235 00 | 10,500 00 |
| Vermont & Massachusetts R.R. 5s, . | 119,000 | 124,950 00 | 119,000 00 |
| | \$612,500 | \$641,795 00 | \$612,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|-------------|-------------|--------------|
| \$47,676 67 | 2 per cent. | \$421,450 00 | 5 per cent. | \$10,000 00 | 6½ per cent. |
| 10,000 00 | 4 " | 105,000 00 | 5½ " | 3,000 00 | 7 " |
| 50,000 00 | 4½ " | 80,000 00 | 5½ " | 30,000 00 | 7½ " |
| 50,000 00 | 4½ " | 25,000 00 | 5½ " | | |
| 25,000 00 | 4½ " | 591,275 00 | 6 " | | |

Amount invested in real estate for banking purposes, \$35,000 00
 Estimated value of the same, 50,000 00
 Assessed value of the same, 45,400 00
 Net income received from same during year ending Oct. 31, 1893, 564 15
 Number of loans which are of an amount not exceeding \$3,000 each, 390

Dedham Institution for Savings—Concluded.

| | |
|---|--------------|
| Aggregate amount of the same, | \$380,025 00 |
| Total number of loans upon real estate, | 421 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 131,584 98 |
| Times for the dividends fixed by the by-laws: second Saturday in May and November. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 44,968 16 |
| year ending Oct. 31, 1893, } 2 per cent., { | 46,023 39 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 693 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 553 |
| Total number of open accounts Oct. 31, 1893, | 6,301 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 6,141 18 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 313,481 08 |
| Number of same, | 3,765 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 359,306 05 |
| Number of same, | 3,464 |
| Date of examination by commissioner: June 1. | |

EAST BOSTON SAVINGS BANK — EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 28.

GEO. T. SAMPSON, *President.*

WILLIAM B. PIGEON, *Treasurer.*

WILLIAM B. PIGEON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN THOMPSON,

GEO. L. THORNDIKE,

W. B. PIGEON,

N. M. JEWETT,

RUFUS CUSHMAN,

ROBERT CROSSIE,

E. M. MCPHERSON.

Open for business every business day, 9 A.M. to 2 P.M., and Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$285,000 00 | Deposits, | \$2,366,791 87 |
| Loans on public funds, . . . | 50,000 00 | Guaranty fund, . . | 117,948 52 |
| Bank stock as per schedule, . | 243,480 00 | Interest account, . | 23,712 96 |
| Railroad bonds as per schedule, | 168,500 00 | Profit and loss ac- | |
| Railroad notes, | 25,000 00 | count, | 58,477 52 |
| Real estate (for banking pur- | | | |
| poses), | 14,670 72 | | |
| Real estate by foreclosure, . . | 6,488 24 | | |
| Loans on real estate, | 1,832,144 00 | | |
| Loans on personal security, . . | 364,600 00 | | |
| Deposits in banks, on interest, . | 68,025 90 | | |
| Expense account, | 3,008 42 | | |
| Cash on hand, | 16,011 59 | | |
| | \$2,566,928 87 | | \$2,566,928 87 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| First Ward National Bank, East Boston, | \$48,394 99 |
| First National Bank, Boston, | 19,680 91 |

Loans on Public Funds, amount on each:—

| | |
|--|-------------|
| On \$25,000 City of Providence, R. I., 4s, | \$25,000 00 |
| On \$30,000 City of Meriden, Conn., 4s, | 25,000 00 |

East Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------------|----------------------------|---------------------|
| City of Boston, Mass., 5s, . . . | \$30,000 | \$33,140 00 | \$30,000 00 |
| of Cleveland, Ohio, 5s, . . . | 16,000 | 16,800 00 | 16,000 00 |
| of Cleveland, Ohio, 6s, . . . | 9,000 | 9,330 00 | 9,000 00 |
| of Dayton, Ohio, 5s, . . . | 40,000 | 41,050 00 | 40,000 00* |
| of Detroit, Mich., 6s, . . . | 8,000 | 9,440 00 | 8,000 00 |
| of Fort Wayne, Ind., 6s, . . . | 3,000 | 3,270 00 | 3,000 00 |
| of Gloucester, Mass., 4s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| of Grand Rapids, Mich., 4½s, . . . | 3,000 | 3,060 00 | 3,000 00 |
| of Grand Rapids, Mich., 5s, . . . | 7,000 | 7,140 00 | 7,000 00 |
| of Lynn, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Newton, Mass., 6s, . . . | 10,000 | 11,700 00 | 10,000 00 |
| of Providence, R. I., 4½s, . . . | 12,000 | 12,360 00 | 12,000 00 |
| of Providence, R. I., 5s, . . . | 22,000 | 24,000 00 | 22,000 00 |
| of Saginaw, Mich., 4½s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Springfield, Ohio, 4½s, . . . | 22,000 | 22,440 00 | 22,000 00 |
| of Woonsocket, R. I., 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| District of Columbia 7s, . . . | 1,000 | 1,220 00 | 1,000 00 |
| City of Fall River, Mass., 4½s, . . . | 15,000 | 15,487 00 | 15,000 00 |
| of Waltham, Mass., 4s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| | \$285,000 | \$297,437 00 | \$285,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|-----------------------------------|------------|----------------------------|------------------|
| 50 | Atlantic Nat'l Bank, Boston, . | \$5,000 | \$6,025 00 | \$5,000 00 |
| 50 | Atlas National Bank, Boston, . | 5,000 | 5,850 00 | 5,000 00 |
| 200 | Boston National Bank, Boston, . | 20,000 | 18,600 00 | 20,000 00 |
| 50 | Blackstone Nat'l Bank, Boston, . | 5,000 | 4 475 00 | 5,000 00 |
| 50 | Boylston Nat'l Bank, Boston, . | 5,000 | 6,250 00 | 5,000 00 |
| 100 | Continental N'l Bank, Boston, . | 10,000 | 11,475 00 | 10,000 00 |
| 170 | N'l Bank of Commerce, Boston, . | 17,000 | 20,060 00 | 17,000 00 |
| 40 | Commercial N'l Bank, Boston, . | 4,000 | 3,840 00 | 3,880 00 |
| 100 | National Eagle Bank, Boston, . | 10,000 | 9,500 00 | 10,000 00 |
| 115 | Eliot National Bank, Boston, . | 11,500 | 13,282 00 | 11,500 00 |
| 138 | First Ward Nat'l Bank, Boston, . | 13,800 | 17,595 00 | 13,800 00 |
| 260 | Freeman's Nat'l Bank, Boston, . | 26,000 | 27,560 00 | 26,000 00 |
| 75 | N'l Hide & Leather B'k, Boston, . | 7,500 | 8,850 00 | 7,500 00 |
| 80 | Howard Nat'l Bank, Boston, . | 8,000 | 7,920 00 | 8,000 00 |
| 4 | Mechanics' Nat'l Bank, Boston, . | 400 | 500 00 | 400 00 |
| 50 | Merchants' Nat'l Bank, Boston, . | 5,000 | 7,150 00 | 5,000 00 |
| 50 | Market Nat'l Bank, Boston, . | 5,000 | 4,600 00 | 5,000 00 |
| 50 | Mt. Vernon N'l Bank, Boston, . | 5,000 | 6 606 00 | 5,000 00 |
| 50 | Manufacturers' N'l B'k, Boston, . | 5,000 | 5,000 00 | 5,000 00 |
| 150 | N'l B'k of No. America, Boston, . | 15,000 | 16,500 00 | 15,000 00 |

East Boston Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|----------------------------------|------------------|-------------------------|---------------------|
| 10 | North National Bank, Boston, | \$1,000 | \$1,095 00 | \$1,000 00 |
| 100 | National Revere Bank, Boston, | 10,000 | 10,000 00 | 10,000 00 |
| 100 | N'l B'k of the Republic, Boston, | 10,000 | 14,600 00 | 10,000 00 |
| 34 | N'l B'k of Redemption, Boston, | 3,400 | 4,267 00 | 3,400 00 |
| 25 | Second National Bank, Boston, | 2,500 | 4,525 00 | 2,500 00 |
| 105 | Suffolk National Bank, Boston, | 10,500 | 10,526 00 | 10,500 00 |
| 75 | Shoe & Leather N'l B'k, Boston, | 7,500 | 6,750 00 | 7,500 00 |
| 100 | State National Bank, Boston, . | 10,000 | 10,250 00 | 10,000 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,687 00 | 5,000 00 |
| 5 | Nat'l Webster Bank, Boston, . | 500 | 460 00 | 500 00 |
| | | \$243,600 | \$268,798 00 | \$243,480 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|-------------------------|---------------------|
| Boston & Albany R.R. 6s, . . . | \$30,000 | \$30,600 00 | \$30,000 00 |
| Boston, Clinton & Fitchburg R.R. 5s, . . . | 11,000 | 12,100 00 | 11,000 00 |
| Boston & Maine R.R. 7s, . . . | 9,500 | 9,500 00 | 9,500 00 |
| Dexter & Piscataquis R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| Fitchburg R.R. 7s, . . . | 3,000 | 3,030 00 | 3,000 00 |
| Maine Central R.R. 4½s, . . . | 12,000 | 12,360 00 | 12,000 00 |
| Maine Central R.R. 6s, . . . | 6,000 | 6,540 00 | 6,000 00 |
| Maine Central R.R. 7s, . . . | 20,000 | 22,000 00 | 20,000 00 |
| Old Colony R.R. 6s, . . . | 21,000 | 22,260 00 | 21,000 00 |
| Old Colony R.R. 7s, . . . | 5,000 | 5,050 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s, . . . | 15,000 | 16,350 00 | 15,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| Fitchburg R.R. 5s, . . . | 15,000 | 15,600 00 | 15,000 00 |
| Leeds & Farmington R.R. 6s, . . . | 6,000 | 6,180 00 | 6,000 00 |
| | \$168,500 | \$176,570 00 | \$168,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|----------------|-------------|-------------|--------------|
| \$68,025 90 | 2½ per cent. | \$1,072,300 00 | 5 per cent. | \$10,000 00 | 5½ per cent. |
| 20,000 00 | 4½ " | 64,500 00 | 5½ " | 188,894 00 | 6 " |
| 55,000 00 | 4½ " | 352,050 00 | 5½ " | 2,000 00 | 7 " |

East Boston Savings Bank — Concluded.

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$14,670 72 |
| Estimated value of the same, | 25,000 00 |
| Assessed value of the same, | 25,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 1,552 79 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 6,488 24 |
| Assessed value of the same, | 7,200 00 |
| Net income received from same during year ending Oct. 31, 1893, | 538 62 |
| Number or loans which are of an amount not exceeding 3,000 each, 524 | |
| Aggregate amount of the same, | 747,494 00 |
| Total number of loans upon real estate, | 613 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 132,755 13 |
| Times for the dividends fixed by the by-laws: third Wednesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 44,600 78 |
| year ending Oct. 31, 1893, | 45,060 50 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,659 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,441 |
| Total number of open accounts Oct. 31, 1893, | 9,642 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 8,850 94 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 644,241 00 |
| Number of same, | 13,685 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 782,357 39 |
| Number of same, | 11,012 |
| Date of examination by commissioners: June 6. | |

EAST BRIDGEWATER SAVINGS BANK — EAST BRIDGEWATER.

Incorporated March 8, 1870. Present number of corporators, 47.

SAMUEL KEITH, President.

CHAS. F. MANN, Treasurer.

CHAS. F. MANN, Clerk of the Corporation.

Names of committees charged with the investment of its funds:

SAMUEL KEITH,

F. S. STRONG,

GEO. M. KEITH,

JOHN HOBART,

AARON HOBART,

JOSHUA DEAN,

I. N. NUTTER.

Open for business every business day, except Wednesdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Wednesdays and Saturdays, 6.30 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$15,500 00 | Deposits, | \$708,288 16 |
| Bank stock as per schedule, . | 87,267 00 | Guaranty fund, . | 23,938 27 |
| Railroad bonds as per schedule, . | 61,000 00 | Interest account, . | 17,135 40 |
| Real estate (for banking purposes), | 12,000 00 | Suspense account, . | 103 50 |
| Real estate by foreclosure, | 3,194 64 | | |
| Loans on real estate, | 294,116 80 | | |
| Loans on personal security, | 280,225 00 | | |
| Deposit in bank, on interest, | 14,134 91 | | |
| Expense account, | 697 69 | | |
| Premium account, | 381 87 | | |
| Bank building expense and income account, | 234 62 | | |
| Cash on hand, | 712 80 | | |
| | \$749,465 33 | | \$749,465 33 |

Cash on Deposit in Bank :—

Tremont National Bank, Boston, \$14,134 91

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|-----------------|-------------------------|--------------------|
| City of Rockford, Ill., 4½s, | \$10,000 | \$10,000 00 | \$10,000 00 |
| of Milwaukee, Wis., 5s, | 5,500 | 5,880 00 | 5,500 00 |
| | \$15,500 | \$15,880 00 | \$15,500 00 |

East Bridgewater Savings Bank—Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|-----------------|-------------------------|--------------------|
| 25 | National City Bank, Boston, . | \$2,500 | \$2,125 00 | \$2,500 00 |
| 20 | National Bank of the Commonwealth, Boston, | 2,000 | 2,565 00 | 2,225 00 |
| 25 | National Eagle Bank, Boston, . | 2,500 | 2,125 00 | 2,500 00 |
| 75 | Fourth National Bank, Boston, . | 7,500 | 8,812 50 | 7,750 00 |
| 25 | Freeman's Nat'l Bank, Boston, . | 2,500 | 2,375 00 | 2,500 00 |
| 35 | Globe National Bank, Boston, . | 3,500 | 3,224 37 | 3,500 00 |
| 10 | Hamilton Nat'l Bank, Boston, . | 1,000 | 1,140 00 | 1,250 00 |
| 23 | N'l Hide & Leather B'k, Boston, . | 2,300 | 2,426 50 | 2,300 00 |
| 20 | Market Nat'l Bank, Boston, . . | 2,000 | 1,840 00 | 2,000 00 |
| 40 | Manufacturers' N'l B'k, Boston, . | 4,000 | 3,900 00 | 4,000 00 |
| 20 | N'l B'k of No. America, Boston, . | 2,000 | 2,305 00 | 2,000 00 |
| 50 | N'l B'k of Redemption, Boston, . | 5,000 | 6,100 00 | 6,500 00 |
| 20 | Shawmut Nat'l Bank, Boston, . . | 2,000 | 2,240 00 | 2,000 00 |
| 22 | State National Bank, Boston, . . | 2,200 | 2,252 25 | 2,471 25 |
| 120 | Third National Bank, Boston, . . | 12,000 | 10,440 00 | 12,000 00 |
| 50 | Tremont Nat'l Bank, Boston, . . | 5,000 | 4,750 00 | 5,480 00 |
| 40 | Nat'l Webster Bank, Boston, . . | 4,000 | 3,600 00 | 4,000 00 |
| 12 | Winthrop Nat'l Bank, Boston, . . | 1,200 | 1,392 00 | 1,200 00 |
| 50 | Brockton N'l Bank, Brockton, . . | 5,000 | 6,250 00 | 5,000 00 |
| 40 | Home Nat'l Bank, Brockton, . . | 4,000 | 6,000 00 | 4,580 00 |
| 20 | First N'l Bank, West Newton, . . | 2,000 | 1,500 00 | 2,000 00 |
| 15 | State Street Safe Deposit and Trust Company, Boston, . . | 1,500 | 1,560 00 | 1,510 75 |
| 50 | Massachusetts Loan and Trust Company, Boston, | 5,000 | 5,750 00 | 5,500 00 |
| 25 | Plymouth County Safe Deposit and Trust Company, Brockton, | 2,500 | 2,500 00 | 2,500 00 |
| | | \$83,200 | \$87,172 62 | \$87,267 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-----------------|-------------------------|--------------------|
| Boston & Lowell R.R. 4s, | \$15,000 | \$14,850 00 | \$15,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 4,000 | 4,200 00 | 4,000 00 |
| Eastern R.R. 6s, | 5,000 | 5,850 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 16,000 | 16,540 00 | 16,000 00 |
| Newport & Richford R.R. 5s, | 5,000 | 5,150 00 | 5,000 00* |
| Old Colony R.R. 6s, | 6,000 | 6,195 00 | 6,000 00 |
| Upper Coos R.R. 4s, | 5,000 | 4,750 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, | 5,000 | 5,250 00 | 5,000 00 |
| | \$61,000 | \$62,785 00 | \$61,000 00 |

* A legal investment when made.

East Bridgewater Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|------------|-------------|
| \$14,134 91 | 2½ per cent. | \$48,500 00 | 5½ per cent. | \$3,850 00 | 7 per cent. |
| 122,000 00 | 5 " | 379,991 80 | 6 " | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$12,000 00 |
| Estimated value of the same, | 12,000 00 |
| Assessed value of the same, | 8,400 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 30 88 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 3,194 64 |
| Assessed value of the same, | 4,650 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 32 66 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . | 298 |
| Aggregate amount of the same, | 252,281 80 |
| Total number of loans upon real estate, | 289 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 38,807 14 |
| Times for the dividends fixed by the by-laws: first Monday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent, { | 16,277 15 |
| year ending Oct. 31, 1893, } 2 per cent., { | 13,691 49 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . | 233 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . | 162 |
| Total number of open accounts Oct. 31, 1893, | 2,024 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,159 82 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 110,561 45 |
| Number of same, | 1,312 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 113,373 00 |
| Number of same, | 1,236 |
| Date of examination by commissioner: June 15. | |

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK — EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 36.

GEORGE STEVENS, *President.*

WILLIAM E. LLOYD, *Treasurer.*

WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE STEVENS,

JAMES M. PRICE,

ANDREW J. GREEN,

JOHN C. BULLARD,

BENJ. F. THOMPSON.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$10,000 00 | Deposits, | \$1,926,516 28 |
| Bank stock as per schedule, . | 141,916 67 | Guaranty fund, . . | 96,782 67 |
| Loans on bank stock, | 4,100 00 | Interest account, . | 246 07 |
| Railroad bonds as per schedule, . | 60,500 00 | Profit and loss account, | 79,486 21 |
| Real estate (for banking purposes), | 10,000 00 | | |
| Loans on real estate, | 1,348,276 97 | | |
| Loans on personal security, . . | 480,372 28 | | |
| Loans to counties, cities or towns (notes), | 8,000 00 | | |
| Loans on depositors' books, . . | 75 00 | | |
| Deposits in banks, on interest, . | 31,546 79 | | |
| Deposit in bank, not on interest, . | 2,000 00 | | |
| Expense account, | 658 95 | | |
| East Cambridge Land Company, . | 1 00 | | |
| Cash on hand, | 5,583 57 | | |
| | \$2,103,081 23 | | \$2,103,031 23 |

Cash on Deposit in Banks, amount in each : —

| | |
|--|-------------|
| Lechmere National Bank, East Cambridge, | \$22,494 56 |
| Cambridge National Bank, East Cambridge, | 11,052 23 |

Loans on Bank Stock, amount on each : —

| | |
|--|-------------|
| On 30 shares Lechmere National Bank, East Cambridge, | \$3,100 00* |
| On 10 shares Cambridge National Bank, East Cambridge | 1,000 00 |

* This amount has since been reduced within the legal limit.

East Cambridge Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------|-------------------------|------------------|
| City of Grand Rapids, Mich., 4s, . | \$10,000 | \$10,800 00 | \$10,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------|-------------------------|------------------|
| 7 | Atlas National Bank, Boston, . | \$700 | \$806 75 | \$700 00 |
| 54 | Blackstone Nat'l B'k, Boston, . | 5,400 | 4,873 50 | 5,400 00 |
| 63 | Boston Nat'l Bank, Boston, . | 6,300 | 5,859 00 | 6,300 00 |
| 41 | Bunker Hill Nat'l B'k, Boston, . | 4,100 | 8,312 75 | 4,100 00 |
| 67 | N'l B'k of Commerce, Boston, . | 6,700 | 7,906 00 | 6,700 00 |
| 80 | National Bank of the Commonwealth, Boston, . | 8,000 | 10,020 00 | 8,000 00 |
| 30 | Continental Nat'l B'k, Boston, . | 3,000 | 3,442 50 | 3,000 00 |
| 12 | Eliot National Bank, Boston, . | 1,200 | 1,386 00 | 1,200 00 |
| 16 | Nat'l Exchange Bank, Boston, . | 1,600 | 1,888 00 | 1,600 00 |
| 20 | Faneuil Hall N'l B'k, Boston, . | 2,000 | 2,400 00 | 2,000 00 |
| 50 | First Ward Nat'l B'k, Boston, . | 5,000 | 6,375 00 | 4,000 00 |
| 21 | Globe National Bank, Boston, . | 2,100 | 1,932 00 | 2,100 00 |
| 115 | N'l Hide & Leather B'k, Boston, . | 11,500 | 12,132 50 | 11,500 00 |
| 60 | Howard Nat'l Bank, Boston, . | 6,000 | 5,940 00 | 6,000 00 |
| 5 | Massachusetts N'l B'k, Boston, . | 500 | 475 00 | 500 00 |
| 50 | Merchants' N'l Bank, Boston, . | 5,000 | 7,150 00 | 5,000 00 |
| 40 | Metropolitan N'l B'k, Boston, . | 4,000 | 3,820 00 | 4,000 00 |
| 20 | New England N'l B'k, Boston, . | 2,000 | 3,145 00 | 2,000 00 |
| 19 | North National Bank, Boston, . | 1,900 | 2,071 00 | 1,900 00 |
| 5 | Nat'l Bank of North America, Boston, . | 500 | 526 25 | 500 00 |
| 10 | N'l B'k of Redemption, Boston, . | 1,000 | 1,255 00 | 1,000 00 |
| 58 | N'l B'k of the Republic, Boston, . | 5,800 | 8,555 00 | 5,800 00 |
| 38 | Nat'l Revere Bank, Boston, . | 3,800 | 3,800 00 | 3,800 00 |
| 183 | Third National Bank, Boston, . | 18,300 | 15,921 00 | 18,300 00 |
| 76 | Tremont Nat'l Bank, Boston, . | 7,600 | 7,144 00 | 7,600 00 |
| 5 | National Union Bank, Boston, . | 500 | 648 75 | 500 00 |
| 67 | Nat'l Webster Bank, Boston, . | 6,700 | 6,130 50 | 6,700 00 |
| 26 | Nat'l City Bank, Cambridge, . | 2,600 | 4,160 00 | 2,600 00 |
| 24 | Charles River National Bank, Cambridge, . | 2,400 | 3,480 00 | 2,400 00 |
| 51 | Lechmere N'l B'k, Cambridge, . | 5,100 | 8,670 00 | 5,066 67 |
| 33 | Concord Nat'l Bank, Concord, . | 3,300 | 4,620 00 | 3,300 00 |
| 11 | Fall River N'l B'k, Fall River, . | 1,100 | 1,210 00 | 1,100 00 |
| 25 | First National Bank, Malden, . | 2,500 | 3,850 00 | 2,500 00 |
| 35 | First Nat'l Bank, Marlborough, . | 3,500 | 3,325 00 | 2,850 00 |
| 13 | Newton Nat'l Bank, Newton, . | 1,300 | 1,300 00 | 1,300 00 |
| 30 | Merchants' National Bank, Newburyport, . | 600 | 750 00 | 600 00 |
| | | \$143,600 | \$165,280 50 | \$141,916 67 |

East Cambridge Five Cents Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Eastern R.R. 6s, | \$8,500 | \$9,860 00 | \$8,500 00 |
| Fitchburg R.R. 4s, | 4,000 | 3,720 00 | 4,000 00 |
| Fitchburg R.R. 4½s, | 20,000 | 20,000 00 | 20,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Maine Central R.R. 7s, | 10,000 | 13,000 00 | 10,000 00 |
| Old Colony R.R. 7s, | 1,000 | 1,007 50 | 1,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 2,000 | 2,050 00 | 2,000 00 |
| | \$60,500 | \$64,637 50 | \$60,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|--------------|--------------|--------------|-------------|
| \$2,672 28 | 0 per cent. | \$134,000 00 | 4½ per cent. | \$357,852 97 | 6 per cent. |
| 31,546 79 | 2 " " | 803,899 00 | 5 " " | 5,000 00 | 7 " " |
| 22,000 00 | 4 " " | 505,400 00 | 5½ " " | | |
| 10,000 00 | 4½ " " | | | | |

| | |
|--|-------------|
| Amount invested in real estate for banking purposes, | \$10,000 00 |
| Estimated value of the same, | 8,000 00 |
| Assessed value of the same, | 7,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 179 42 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 528 |
| Aggregate amount of the same, | 710,726 97 |
| Total number of loans upon real estate, | 651 |
| Amount of investments from which no income is received, | 2,673 28 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 105,671 57 |
| Times for the dividends fixed by the by-laws: April 15 and October 15. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 33,239 70 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 44,768 97 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,704 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,566 |
| Total number of open accounts Oct. 31, 1893, | 7,625 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (ex- clusive of taxes), | 5,107 21 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 601,893 36 |
| Number of same, | 11,899 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 624,706 76 |
| Number of same, | 8,388 |
| Date of examination by commissioner: May 2. | |

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 30.

JOHN MAYNER, *President.*

SAMUEL T. SEELYE, *Treasurer.*

O. G. WEBSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN MAYNER,

F. C. GREENE,

GEO. L. MANCHESTER.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|-----------------------------|---------------------|
| Bank stock as per schedule, | \$230,065 95 | Deposits, | \$757,763 89 |
| Loans on bank stock, | 2,030 00 | Guaranty fund, | 38,600 00 |
| Loans on real estate, | 336,786 60 | Interest account, | 2,824 47 |
| Loans on personal security, | 127,119 62 | | |
| Loans to counties, cities or towns (notes), | 15,000 00 | | |
| Loans on depositors' books, | 100 00 | | |
| Deposits in banks, on interest, | 70,397 04 | | |
| Deposits in banks, not on interest, | 10,000 00 | | |
| Expense account, | 625 01 | | |
| Profit and loss, | 6,964 34 | | |
| | \$799,088 36 | | \$799,088 36 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|------------|
| First National Bank, Adams, | \$5,000 00 |
| First National Bank, Easthampton, | 35,397 04 |
| Hampshire County National Bank, Northampton, | 10,000 00 |
| Pynchon National Bank, Springfield, | 15,000 00 |
| Springfield National Bank, Springfield, | 5,000 00 |
| Springfield Safe Deposit and Trust Company, Springfield, | 10,000 00 |

Loans on Bank Stock, amount on each :—

| | |
|---|----------|
| On 3 shares First National Bank, Easthampton, | \$230 00 |
| On 5 shares Agawam National Bank, Springfield, | 400 00 |
| On 14 shares Hampshire County National Bank, Northampton, | 1,400 00 |

Easthampton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------|----------------------------|------------------|
| 100 | First Nat'l Bank, Adams, . . . | \$10,000 | \$15,000 00 | \$14,100 00 |
| 22 | Blackstone Nat'l Bank, Boston, | 2,200 | 2,500 00 | 2,200 00 |
| 7 | N'l B'k of Commerce, Boston, | 700 | 840 00 | 700 00 |
| 20 | North National Bank, Boston, | 2,000 | 2,600 00 | 2,000 00 |
| 50 | Second National Bank, Boston, | 5,000 | 9,500 00 | 6,657 50 |
| 25 | State National Bank, Boston, | 2,500 | 3,181 00 | 3,181 25 |
| 20 | N'l B'k of Redemption, Boston, | 2,000 | 2,600 00 | 2,520 00 |
| 188 | First Nat'l Bank, Easthampton, | 18,800 | 26,320 00 | 18,800 00 |
| 44 | First National Bank, Lynn, . | 4,400 | 5,720 00 | 4,400 00 |
| 100 | Berkshire N'l B'k, No. Adams, | 10,000 | 10,000 00 | 10,000 00 |
| 115 | Northampton National Bank, Northampton, . . . | 11,500 | 19,550 00 | 13,889 00 |
| 50 | Hampshire Co. National Bank, Northampton, . . . | 5,000 | 6,250 00 | 5,800 00 |
| 100 | Pittsfield Nat'l Bank, Pittsfield, | 10,000 | 16,494 00 | 16,494 20 |
| 100 | Chicopee N'l B'k, Springfield, | 10,000 | 17,000 00 | 16,750 00 |
| 111 | Chapin N'l Bank, Springfield, | 11,100 | 17,108 00 | 17,108 00 |
| 100 | First Nat'l Bank, Springfield, | 10,000 | 14,951 00 | 14,951 00 |
| 100 | Agawam N'l B'k, Springfield, | 10,000 | 10,000 00 | 10,000 00 |
| 59 | John Hancock National Bank, Springfield, . . . | 5,900 | 7,465 00 | 7,465 00 |
| 55 | Second N'l Bank, Springfield, | 5,500 | 8,800 00 | 8,800 00 |
| 100 | Pynchon N'l Bank, Springfield, | 10,000 | 15,250 00 | 15,250 00 |
| 30 | Housatonic National Bank, Stockbridge, . . . | 3,000 | 4,800 00 | 4,000 00 |
| 50 | First Nat'l Bank, Westfield, . | 5,000 | 7,000 00 | 7,000 00 |
| 50 | First N'l Bank, West Newton, | 5,000 | 5,500 00 | 5,000 00 |
| 100 | Franklin Co. N'l B'k, Greenfield, | 10,000 | 10,500 00 | 10,500 00 |
| 100 | Springfield N'l B'k, Springfield, | 10,000 | 13,000 00 | 12,500 00 |
| | | \$179,600 | \$251,929 00 | \$230,065 95 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|------------|--------------|------------|--------------|
| \$70,397 04 | 4 per cent. | \$4,000 00 | 5½ per cent. | \$1,220 00 | 6½ per cent. |
| 15,000 00 | 4½ " | 89,968 50 | 5½ " | 80 00 | 7 " |
| 256,280 00 | 5 " | 114,489 52 | 6 " | | |

Easthampton Savings Bank — Concluded.

| | | |
|---|-------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 260 | |
| Aggregate amount of the same, | | \$282,961 02 |
| Total number of loans upon real estate, | 245 | |
| Amount of investments from which no income is received, | | 2,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 38,371 93 |
| Times for the dividends fixed by the by-laws: January 23 and July 23. | | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | | 15,069 39 |
| year ending Oct. 31, 1893, } 2½ per cent., { | | 16,461 16 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 388 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 284 | |
| Total number of open accounts Oct. 31, 1893, | 2,067 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 4,417 72 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 168,187 78 |
| Number of same, | 1,917 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 129,740 55 |
| Number of same, | 1,570 | |
| Date of examination by commissioner: April 13. | | |

EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 48.

ZECHARIAH L. BICKNELL, *President.*

JOHN A. RAYMOND, *Treasurer.*

JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

Z. L. BICKNELL,

JOHN P. BURRELL,

H. F. BICKNELL,

N. D. CANTERBURY,

E. G. BATES,

CHAS. H. PRATT,

JOHN W. BATES,

JOSEPH A. CUSHING.

Open for business every business day, 2 to 5 P.M.; Saturday, 2 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . | \$78,000 00 | Deposits, . . . | \$539 006 38 |
| Bank stock as per schedule, . | 43,700 00 | Guaranty fund, . | 24,856 00 |
| Railroad bonds as per schedule, . | 66,000 00 | Profit and loss account, . . . | 9,434 58 |
| Loans on real estate, . . . | 371,083 80 | | |
| Loans on personal security, . | 6,972 00 | | |
| Loans to counties, cities or towns (notes), . . . | 5,000 00 | | |
| Loans on depositors' books, . | 85 00 | | |
| Deposit in bank, on interest, . | 2,184 01 | | |
| Cash on hand, | 272 15 | | |
| | \$573,296 96 | | \$573,296 96 |

Cash on Deposit in Bank:—

Manufacturers' National Bank, Boston, \$2,184 01

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|-------------------------|------------------|
| City of Boston, Mass, 4s, . . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| of Brockton, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Cleveland, Ohio, 5s, . . . | 3,000 | 3,210 00 | 3,000 00 |
| of Dayton, Ohio, 4s, . . . | 3,000 | 2,880 00 | 3,000 00* |

* A legal investment when made.

East Weymouth Savings Bank — Continued.*Detailed Statement of Public Funds — Concluded.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|----------------------------|--------------------|
| City of Detroit, Mich., 6s, . . . | \$1,000 | \$1,160 00 | \$1,000 00 |
| of Detroit, Mich., 7s, . . . | 2,000 | 2,480 00 | 2,000 00 |
| of Fall River, Mass., 6s, . . . | 2,000 | 2,860 00 | 2,000 00 |
| of Grands Rapids, Mich., 8s, . . | 3,000 | 3,240 00 | 3,000 00 |
| of Hyde Park, Ill., 7s, . . . | 1,000 | 1,030 00 | 1,000 00 |
| of Lynn, Mass., 5s, . . . | 1,000 | 1,090 00 | 1,000 00 |
| of Newton, Mass., 6s, . . . | 2,000 | 2,360 00 | 2,000 00 |
| of Peoria, Ill., 7s, . . . | 3,000 | 3,390 00 | 3,000 00 |
| of Portland, Me., 6s, . . . | 3,000 | 3,540 00 | 3,000 00 |
| of Providence, R. I., 5s, . . . | 2,000 | 2,210 00 | 2,000 00 |
| of Springfield, Mass., 6s, . . . | 1,000 | 1,180 00 | 1,000 00 |
| of Springfield, Mass., 7s, . . . | 1,000 | 1,220 00 | 1,000 00 |
| Town of South Abington, Mass., 4s, | 5,000 | 5,000 00 | 5,000 00 |
| of Turner's Falls, Mass., 4s, . . | 5,000 | 4,950 00 | 5,000 00 |
| District of Columbia 7s, . . . | 4,000 | 4,720 00 | 4,000 00 |
| City of Fort Wayne, Ind., 4½s, . . | 5,000 | 5,050 00 | 5,000 00 |
| Town of Weymouth, Mass., 4s, . . | 11,000 | 11,000 00 | 11,000 00 |
| • | | | |
| | \$78,000 | \$82,070 00 | \$78,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|-----------------|----------------------------|--------------------|
| 10 | Central Nat'l Bank, Boston, . . | \$1,000 | \$1,475 00 | \$1,000 00 |
| 35 | Columbian Nat'l B'k, Boston, . . | 3,500 | 3,500 00 | 3,500 00 |
| 5 | First Ward Nat'l B'k, Boston, . . | 500 | 637 50 | 500 00 |
| 4 | National Revere Bank, Boston, . . | 400 | 400 00 | 400 00 |
| 27 | Shawmut Nat'l B'k, Boston, . . | 2,700 | 3,024 00 | 2,700 00 |
| 15 | State National Bank, Boston, . . | 1,500 | 1,535 55 | 1,500 00 |
| 30 | Boston Nat'l Bank, Boston, . . | 3,000 | 2,775 00 | 3,000 00 |
| 25 | Nat'l B'k of Commerce, Boston, . . | 2,500 | 2,950 00 | 2,500 00 |
| 25 | Everett Nat'l Bank, Boston, . . | 2,500 | 2,200 00 | 2,500 00 |
| 8 | N'l Hide & Leather B'k, Boston, . . | 800 | 814 00 | 800 00 |
| 17 | Manufacturers' N'l B'k, Boston, . . | 1,700 | 1,657 50 | 1,700 00 |
| 13 | N'l B'k of No. America, Boston, . . | 1,300 | 1,417 00 | 1,300 00 |
| 25 | Third National Bank, Boston, . . | 2,500 | 2,175 00 | 2,500 00 |
| 5 | Tremont Nat'l Bank, Boston, . . | 500 | 475 00 | 500 00 |
| 25 | Dedham Nat'l Bank, Dedham, . . | 2,500 | 2,500 00 | 2,500 00 |
| 5 | Salem National Bank, Salem, . . | 500 | 625 00 | 500 00 |
| 138 | Union Nat'l Bank, Weymouth, . . | 13,800 | 13,800 00 | 13,800 00 |
| 25 | Massachusetts Loan and Trust Company, Boston, . . . | 2,500 | 2,875 00 | 2,500 00 |
| | | \$43,700 | \$44,865 55 | \$43,700 00 |

East Weymouth Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|-------------------------|------------------|
| Boston, Clinton & Fitchburg R.R. 5s, | \$14,000 | \$15,120 00 | \$14,000 00 |
| Boston & Lowell R.R. 5s, . . . | 3,000 | 3,090 00 | 3,000 00 |
| Boston & Lowell R.R. 6s, . . . | 3,000 | 3,105 00 | 3,000 00 |
| Fitchburg R.R. 4s, . . . | 5,000 | 4,950 00 | 5,000 00 |
| Lowell & Lawrence R.R. 6s, . . . | 1,000 | 1,050 00 | 1,000 00 |
| Maine Central R.R. 7s, . . . | 7,000 | 7,700 00 | 7,000 00 |
| N. Y., Providence & Boston R.R. 7s, | 1,000 | 1,130 00 | 1,000 00 |
| Old Colony R.R. 4½s, . . . | 5,000 | 5,025 00 | 5,000 00 |
| Old Colony R.R. 6s, . . . | 7,000 | 7,350 00 | 7,000 00 |
| Portland & Ogdensburg R.R. 6s, . . | 8,000 | 8,640 00 | 8,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 2,000 | 2,100 00 | 2,000 00 |
| Upper Coos R.R. 4½s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| | \$66,000 | \$69,260 00 | \$66,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|------------|--------------|-------------|-------------|
| \$2,184 01 | 2½ per cent. | \$4,800 00 | 5½ per cent. | \$11,182 78 | 7 per cent. |
| 5,000 00 | 4 " " | 347,328 02 | 6 " " | 1,425 00 | 8 " " |
| 2,900 00 | 5 " " | 10,505 00 | 6½ " " | | |

Number of loans which are of an amount not exceeding \$3,000 each, 306
 Aggregate amount of the same, \$322,640 80
 Total number of loans upon real estate, 303
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 31,702 45
 Times for the dividends fixed by the by-laws: April 1 and October 1.
 Rate and amount of each semi-annual dividend during the } 2½ per cent., { 11,262 56
 year ending Oct. 31, 1893, } 2½ per cent., { 11,681 4
 Number of accounts opened during the year ending Oct. 31, 1893, 288
 Number of accounts closed during the year ending Oct. 31, 1893, 215
 Total number of open accounts Oct. 31, 1893, 1,798
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu-
 sive of taxes), 1,656 76
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1893, 96,548 97
 Number of same, 1,442
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 93,215 16
 Number of same, 1,153
 Date of examination by commissioner: April 10.

ELIOT FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 52.

JOHN CARR, *President.*

FRANK E. GRANGER, *Treasurer.*

JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN CARR,

IVORY HARMON,

SAMUEL B. HOPKINS,

WILLIAM S. LELAND,

GORHAM ROGERS,

GREENLEAF C. GEORGE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------------|-----------------------|-----------------------|-----------------------|
| Public funds as per schedule, . | \$290,100 00 | Deposits, . . . | \$3,069,690 96 |
| Loans on public funds, . . | 46,000 00 | Guaranty fund, . . | 83,505 48 |
| Bank stock as per schedule, . | 57,200 00 | Interest account, . . | 164 56 |
| Loan on bank stock, . . . | 1,000 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, . | 390,590 00 | count, . . . | 33,129 34 |
| Loans on railroad bonds, . . | 104,000 00 | Tax account, . . . | 4,400 00 |
| Loans on real estate, . . . | 1,421,059 80 | Suspense account, . . | 1,299 91 |
| Loans on personal security, . . | 625,000 00 | | |
| Deposits in banks, on interest, . | 243,627 70 | | |
| Deposits in banks, not on interest, . | 5,000 00 | | |
| Expense account, . . . | 708 62 | | |
| Short and surplus account, . . | 197 79 | | |
| Cash on hand, . . . | 7,786 43 | | |
| | \$3,192,180 24 | | \$3,192,180 24 |

Cash on Deposit in Banks, amount in each : —

| | |
|---|-------------|
| People's National Bank, Boston, | \$86,034 86 |
| First National Bank, Boston, | 71,396 22 |
| National Revere Bank, Boston, | 91,196 62 |

Loans on Public Funds, amount on each : —

| | |
|--|------------|
| On \$6,000 City of Newton, Mass., 4s, | \$6,000 00 |
| On \$10,000 City of Providence, R. I., 4s, | 10,000 00 |
| On \$10,000 City of Nashua, N. H., 4s, | 9,000 00 |
| On \$8,000 City of Haverhill, Mass., 4s, | 8,000 00 |
| On \$10,000 City of Lynn, Mass, 4s, | 10 000 00 |
| On \$4,000 City of Chicago, Ill., 4s, | 3,000 00 |

Eliot Five Cents Savings Bank — Continued.**Loan on Bank Stock:—**

On 10 shares National Exchange Bank, Boston, \$1,000 00

Loans on Railroad Bonds, amount on each:—

On \$5,000 Fitchburg R.R. 4s, \$4,000 00
 On \$55,000 Connecticut & Passumpsic Rivers R.R. 4s, 50,000 00
 On \$52,000 Boston & Maine R.R. 4s, 50,000 00

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|----------------------------|---------------------|
| City of Bangor, Me., 6s, | \$4,000 | \$4,680 00 | \$4,000 00 |
| of Boston, Mass., 4s, | 42,600 | 42,600 00 | 42,600 00 |
| of Boston, Mass., 5s, | 25,000 | 27,600 00 | 25,000 00 |
| of Boston, Mass., 6s, | 35,000 | 35,900 00 | 35,000 00 |
| of Chelsea, Mass., 6s, | 15,000 | 15,300 00 | 15,000 00 |
| of Fall River, Mass., 6s, | 10,000 | 11,800 00 | 10,000 00 |
| of Lawrence, Mass., 6s, | 15,000 | 15,000 00 | 15,000 00 |
| of Lynn, Mass., 5s, | 10,000 | 10,900 00 | 10,000 00 |
| of Manchester, N. H., 6s, | 10,000 | 10,300 00 | 10,000 00 |
| of Providence, R. I., 4½s, | 5,000 | 5,150 00 | 5,000 00 |
| of Providence, R. I., 5s, | 20,000 | 21,040 00 | 20,000 00 |
| of Springfield, Mass., 6s, | 20,000 | 23,600 00 | 20,000 00 |
| of Taunton, Mass., 5s, | 10,000 | 10,100 00 | 10,000 00 |
| of Taunton, Mass., 6s, | 10,000 | 10,400 00 | 10,000 00 |
| of Woburn, Mass., 6s, | 8,000 | 8,000 00 | 8,000 00 |
| Town of Brookline, Mass., 7s, | 4,000 | 4,480 00 | 4,000 00 |
| of Marlborough, Mass., 4s, | 9,000 | 9,000 00 | 9,000 00 |
| District of Columbia 5s, | 7,000 | 7,280 00 | 7,000 00 |
| State of New Hampshire 6s, | 500 | 600 00 | 500 00 |
| City of Fall River, Mass., 4½s, | 10,000 | 10,300 00 | 10,000 00 |
| of Holyoke, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| | \$290,100 | \$303,930 00 | \$290,100 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---------------------------------|------------|----------------------------|------------------|
| 10 | Atlantic Nat'l Bank, Boston, . | \$1,000 | \$1,200 00 | \$1,000 00 |
| 70 | Atlas National Bank, Boston, . | 7,000 | 8,050 00 | 7,000 00 |
| 20 | Columbian Nat'l B'k, Boston, . | 2,000 | 2,000 00 | 2,000 00 |
| 50 | Continental N'l Bank, Boston, . | 5,000 | 5,750 00 | 5,000 00 |
| 10 | Eliot National Bank, Boston, . | 1,000 | 1,150 00 | 1,000 00 |

Ellet Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|-----------------|-------------------------|--------------------|
| 13 | Howard Nat'l Bank, Boston, . | \$1,300 | \$1,300 00 | \$1,300 00 |
| 30 | Market National Bank, Boston, | 3,000 | 2,760 00 | 3,000 00 |
| 30 | Merchants' Nat'l B'k, Boston, . | 3,000 | 4,290 00 | 3,000 00 |
| 61 | Mt. Vernon N'l Bank, Boston, | 6,100 | 8,052 00 | 6,100 00 |
| 10 | N'l B'k of No. America, Boston, | 1,000 | 1,050 00 | 1,000 00 |
| 20 | National Bank of Redemption, Boston, | 2,000 | 2,500 00 | 2,000 00 |
| 10 | National Eagle Bank, Boston, | 1,000 | 950 00 | 1,000 00 |
| 171 | People's Nat'l Bank, Boston, . | 17,100 | 27,873 00 | 17,100 00 |
| 43 | Shawmut Nat'l Bank, Boston, . | 4,300 | 5,160 00 | 4,300 00 |
| 14 | State National Bank, Boston, . | 1,400 | 1,442 00 | 1,400 00 |
| 10 | Naumkeag Nat'l Bank, Salem, | 1,000 | 1,300 00 | 1,000 00 |
| | | \$57,200 | \$74,827 00 | \$57,200 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|-------------------------|---------------------|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s. | \$11,000 | \$11,880 00 | \$11,000 00 |
| Boston & Lowell R.R. 6s, | 3,000 | 3,090 00 | 3,000 00 |
| Boston & Maine R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Boston & Providence R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Concord & Montreal R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Fitchburg R.R. 4½s, | 25,000 | 25,000 00 | 25,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,150 00 | 5,000 00 |
| Newport & Richford R.R. 5s. | 22,000 | 22,660 00 | 22,000 00* |
| Maine Central R.R. 4½s, | 50,000 | 51,000 00 | 50,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Old Colony R.R. 4s, | 35,000 | 35,000 00 | 35,000 00 |
| Old Colony R.R. 6s, | 6,000 | 6,120 00 | 6,000 00 |
| Portland & Ogdensburg R.R. 6s, | 16,500 | 17,820 00 | 16,500 00 |
| Salem & Lowell R.R. 6s, | 20,000 | 21,400 00 | 20,000 00 |
| Vermont & Massachusetts R.R. 5s, | 37,000 | 38,850 00 | 37,000 00 |
| Worcester, Nashua & Rochester R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Boston & Lowell R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| | \$390,500 | \$397,970 00 | \$390,500 00 |

* A legal investment when made.

Eliot Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|-------------|--------------|
| \$81,034 86 | 2½ per cent. | \$989,000 00 | 4½ per cent. | \$23,700 00 | 5½ per cent. |
| 162,592 84 | 3 " | 63,500 00 | 4½ " | 50,559 80 | 6 " |
| 219,400 00 | 4 " | 2,600 00 | 4½ " | 1,300 00 | 7 " |
| 89,760 00 | 4½ " | 766,150 00 | 5 " | 1,200 00 | 8 " |

Number of loans which are of an amount not exceeding \$3,000 each, . 138
 Aggregate amount of the same, \$241,659 80
 Total number of loans upon real estate, 270
 Amount of investments from which no income is received, 5,000 00
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 148,288 24
 Times for the dividends fixed by the by-laws: second Wednesday in
 April and October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 57,662 96
 year ending Oct. 31, 1893, } 2 per cent., { 58,140 85
 Number of accounts opened during the year ending Oct. 31, 1893, . 1,221
 Number of accounts closed during the year ending Oct. 31, 1893, . 1,097
 Total number of open accounts Oct. 31, 1893, 10,066
 Total expenses of the corporation for the year ending Oct. 31, 1893 (ex-
 clusive of taxes), 8,778 79
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1893, 638,528 85
 Number of same, 9,896
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 694,187 78
 Number of same, 8,302
 Date of examination by commissioner: March 24.

ESSEX SAVINGS BANK — LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 34.

JOSEPH SHATTUCK, *President.*JAMES H. EATON, *Treasurer.*JAMES H. EATON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH SHATTUCK,

JAMES H. KIDDER,

SAMUEL WHITE,

GEORGE E. DAVIS.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . . . | \$559,000 00 | Deposits, . . . | \$6,181,779 05 |
| Bank stock as per schedule, . . . | 325,700 00 | Guaranty fund, . . . | 300,000 00 |
| Loans on bank stock, . . . | 23,300 00 | Interest account, . . . | 52,539 20 |
| Railroad bonds as per schedule, . . . | 325,000 00 | Profit and loss account, . . . | 200,000 00 |
| Loan on railroad bonds, . . . | 250 00 | | |
| Loan on railroad stock, . . . | 1,750 00 | | |
| Railroad notes, . . . | 200,000 00 | | |
| Real estate (for banking purposes), . . . | 20,000 00 | | |
| Loans on real estate, . . . | 3,364,894 40 | | |
| Loans on personal security, . . . | 1,564,260 00 | | |
| Loans to counties, cities or towns (notes), . . . | 72,400 00 | | |
| Deposits in banks, on interest, . . . | 198,677 31 | | |
| Cash on hand, . . . | 59,196 54 | | |
| | \$6,714,318 25 | | \$6,714,318 25 |

Cash on Deposit in Banks, amount in each :—

| | |
|---|-------------|
| National Hide and Leather Bank, Boston, | \$79,057 31 |
| Winthrop National Bank, Boston, | 79,520 00 |
| Bay State National Bank, Lawrence, | 20,000 00 |
| Merchants' National Bank, Lawrence, | 20,000 00 |

Loans on Bank Stock, amount on each :—

| | |
|--|------------|
| On 55 shares Merchants' National Bank, Lawrence, | \$4,800 00 |
| On 100 shares Bay State National Bank, Lawrence, | 7,500 00 |
| On 105 shares Arlington National Bank, Lawrence, | 10,500 00 |
| On 10 shares Pacific National Bank, Lawrence, | 700 00 |

Loan on Railroad Bonds :—

| | |
|--|----------|
| On \$1,000 Fitchburg R.R. 4½s, | \$250 00 |
|--|----------|

Loan on Railroad Stock :—

| | |
|---|------------|
| On 32 shares Boston & Maine R.R., | \$1,750 00 |
|---|------------|

Essex Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------------|----------------------------|---------------------|
| City of Boston, Mass., 4s, . . . | \$200,000 | \$204,000 00 | \$200,000 00 |
| of Chicago, Ill., 4s, . . . | 135,000 | 135,000 00 | 135,000 00 |
| of Fall River, Mass., 6s, . . . | 25,000 | 29,000 00 | 25,000 00 |
| of Lawrence, Mass., 4s, . . . | 96,000 | 96,160 00 | 96,000 00 |
| of Lawrence, Mass., 6s, . . . | 37,000 | 38,020 00 | 37,000 00 |
| of Lynn, Mass., 6s, . . . | 50,000 | 52,000 00 | 50,000 00 |
| of Newton, Mass., 5s, . . . | 16,000 | 17,600 00 | 16,000 00 |
| | \$559,000 | \$571,780 00 | \$559,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------------|----------------------------|---------------------|
| 130 | Atlas National Bank, Boston, . | \$13,000 | \$14,950 00 | \$13,000 00 |
| 40 | Atlantic Nat'l Bank, Boston, . | 4,000 | 4,800 00 | 4,000 00 |
| 10 | Blackstone Nat'l B'k, Boston, . | 1,000 | 900 00 | 1,000 00 |
| 30 | Boston National Bank, Boston, . | 3,000 | 2,790 00 | 3,000 00 |
| 80 | National Bank of the Com- monwealth, Boston, . . . | 8,000 | 10,000 00 | 8,000 00 |
| 75 | N'l B'k of Commerce, Boston, . | 7,500 | 8,850 00 | 7,500 00 |
| 20 | Continental Nat'l B'k, Boston, . | 2,000 | 2,280 00 | 2,000 00 |
| 130 | National City Bank, Boston, . | 13,000 | 11,180 00 | 13,000 00 |
| 80 | Eliot National Bank, Boston, . | 8,000 | 9,200 00 | 8,000 00 |
| 100 | Everett Nat'l Bank, Boston, . | 10,000 | 9,100 00 | 10,000 00 |
| 47 | Globe National Bank, Boston, . | 4,700 | 4,324 00 | 4,700 00 |
| 232 | Howard Nat'l Bank, Boston, . | 23,200 | 22,968 00 | 23,200 00 |
| 100 | N'l Hide & Leather B'k, Boston, . | 10,000 | 10,500 00 | 10,000 00 |
| 60 | Lincoln Nat'l Bank, Boston, . | 6,000 | 5,940 00 | 6,000 00 |
| 40 | Massachusetts N'l B'k, Boston, . | 4,000 | 3,800 00 | 4,000 00 |
| 200 | Merchants' Nat'l Bank, Boston, . | 20,000 | 28,600 00 | 20,000 00 |
| 46 | Mt. Vernon Nat'l B'k, Boston, . | 4,600 | 6,072 00 | 4,600 00 |
| 150 | N'l B'k of No. America, Boston, . | 15,000 | 15,750 00 | 15,000 00 |
| 100 | North National Bank, Boston, . | 10,000 | 10,900 00 | 10,000 00 |
| 225 | National Revere Bank, Boston, . | 22,500 | 22,500 00 | 22,500 00 |
| 250 | N'l B'k of the Republic, Boston, . | 25,000 | 36,500 00 | 25,000 00 |
| 27 | Shawmut Nat'l Bank, Boston, . | 2,700 | 3,024 00 | 2,700 00 |
| 100 | Suffolk Nat'l Bank, Boston, . | 10,000 | 9,200 00 | 10,000 00 |
| 100 | State National Bank, Boston, . | 10,000 | 10,200 00 | 10,000 00 |
| 100 | Tremont Nat'l Bank, Boston, . | 10,000 | 9,500 00 | 10,000 00 |
| 10 | National Union Bank, Boston, . | 1,000 | 1,290 00 | 1,000 00 |
| 250 | Nat'l Webster Bank, Boston, . | 25,000 | 23,000 00 | 25,000 00 |
| 300 | Bay State N'l B'k, Lawrence, . | 22,500 | 39,000 00 | 22,500 00 |
| 300 | Lawrence N'l B'k, Lawrence, . | 30,000 | 37,500 00 | 30,000 00 |
| | | \$925,700 | \$374,618 00 | \$325,700 00 |

Essex Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|----------------------------|---------------------|
| Boston & Lowell R.R. 4s, . . . | \$50,000 | \$50,000 00 | \$50,000 00 |
| Boston & Lowell R.R. 4½s, . . . | 50,000 | 52,000 00 | 50,000 00 |
| Concord & Montreal R.R. 4s, . . . | 100,000 | 100,000 00 | 100,000 00 |
| Fitchburg R.R. 5s, . . . | 105,000 | 110,150 00 | 105,000 00 |
| Worcester, Nashua & Rochester R.R. 4s, | 20,000 | 20,000 00 | 20,000 00 |
| | \$325,000 | \$382,150 00 | \$325,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|----------------|-------------|
| \$158,577 31 | 2½ per cent. | \$125,000 00 | 4½ per cent. | \$1,401,846 00 | 6 per cent. |
| 82,400 00 | 4 " | 2,656,448 40 | 5 " | 45,000 00 | 7 " |
| 20,000 00 | 4½ " | 625,250 00 | 5½ " | 79,000 00 | 8 " |
| 231,900 00 | 4½ " | | | | |

| | |
|---|--------------------------|
| Amount invested in real estate for banking purposes, | \$20,000 00 |
| Estimated value of the same, | 30,000 00 |
| Assessed value of the same, | 30,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 1,833 50 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 460 |
| Aggregate amount of the same, | 568,546 00 |
| Total number of loans upon real estate, | 649 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 326,493 18 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1893, } 2 per cent., { | 119,980 01 118,022 55 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 5,203 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 5,653 |
| Total number of open accounts Oct. 31, 1893, | 17,414 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (ex- clusive of taxes), | 14,233 62 |
| Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1893, | 2,331,081 35 |
| Number of same, | 22,246 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 2,653,057 06 |
| Number of same, | 16,828 |
| Date of examination by commissioner: June 2. | |

EVERETT SAVINGS BANK—EVERETT.

Incorporated March 1, 1889. Present number of corporators, 26.

JAMES P. STEWART, *President.*

SAMUEL P. CANNELL, *Treasurer.*

HENRY K. VRAZIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WOODBURY A. HAM,

NATHANIEL J. MEAD,

DANIEL B. FESSENDEN,

SAMUEL P. CANNELL,

SAMUEL M. JOHNSON.

Open for business every business day, 2 to 4 P.M.; and Saturday, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|--------------------------------|---------------------|
| Bank stock as per schedule, . . . | \$2,000 00 | Deposits, . . . | \$100,750 00 |
| Loan on railroad bonds, . . . | 4,500 00 | Guaranty fund, . . . | 750 00 |
| Loans on real estate, . . . | 50,055 00 | Interest account, . . . | 145 83 |
| Loans on personal security, . . . | 10,000 00 | Profit and loss account, . . . | 339 06 |
| Loans to counties, cities or towns (notes), . . . | 23,300 00 | | |
| Deposits in banks, on interest, . . . | 10,497 27 | | |
| Furniture and fixtures, . . . | 125 00 | | |
| Cash on hand, . . . | 1,607 62 | | |
| | \$101,984 89 | | \$101,984 89 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Winthrop National Bank, Boston, | \$4,228 07 |
| First National Bank, Chelsea, | 4,248 35 |
| Winnisimmet National Bank, Chelsea, | 2,020 85 |

Loan on Railroad Bonds:—

| | |
|--|------------|
| On \$5,000 Boston & Maine R.R. 4s, | \$4,500 00 |
|--|------------|

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|------------------------------|------------|-------------------------|------------------|
| 20 | Globe National Bank, Boston, | \$2,000 | \$2,000 00 | \$2,000 00 |

Everett Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|-------------|-------------|-------------|
| \$10,497 27 | 2½ per cent. | \$16,000 00 | 5 per cent. | \$31,965 00 | 6 per cent. |
| 8,000 00 | 4 " " | 5,000 00 | 5½ " " | 4,500 00 | 7½ " " |
| 6,300 00 | 4½ " " | 16,100 00 | 5½ " " | | |

| | | |
|---|----------------------------------|----------------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 44 | |
| Aggregate amount of the same, | | \$48,055 00 |
| Total number of loans upon real estate, | 43 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 4,505 46 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | 2 per cent., { 2 per cent., { | 1,470 74 1,641 90 |
| Number of accounts opened during the year ending Oct 31, 1893, | 234 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 94 | |
| Total number of open accounts Oct 31, 1893, | 897 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 598 40 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 80,467 92 |
| Number of same, | 1,462 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 64,154 03 |
| Number of same, | 847 | |
| Date of examination by commissioner: March 7. | | |

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 32.

GEO. H. TABER, *President.*

CHAS. H. MORTON, *Treasurer.*

CHAS. H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. H. TABER,

WALTER P. WINBOR,

CYRUS D. HUNT,

LEVI M. SNOW,

JOHN B. HUSSEY.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . | \$9,500 00 | Deposits, . . . | \$463 039 82 |
| Bank stock as per schedule, . | 114,870 00 | Guaranty fund, . | 20,916 00 |
| Loans on bank stock, . | 250 00 | Interest account, . | 341 20 |
| Railroad bonds as per schedule, . | 13,000 00 | Profit and loss account, . . . | 2,274 49 |
| Real estate (for banking purposes), | 4,500 00 | | |
| Real estate by foreclosure, . | 13,000 00 | | |
| Loans on real estate, . . . | 183,953 18 | | |
| Loans on personal security, . | 119,400 33 | | |
| Deposit in bank, on interest, . | 18,942 22 | | |
| Deposit in bank, not on interest, . | 4,000 00 | | |
| Expense account, | 248 69 | | |
| Sea View Hotel and Wharf Company stock,* . . . | 4,903 96 | | |
| Cash on hand, | 5 13 | | |
| | \$486,571 51 | | \$486,571 51 |

* Taken to secure indebtedness.

Cash on Deposit in Bank:—

National Bank of Fairhaven, Fairhaven, \$22,912 22

Loans on Bank Stock, amount on each:—

On 5 shares National Bank of Fairhaven, Fairhaven, \$50 00
 On 3 shares National Bank of Commerce, New Bedford, 200 00

Fairhaven Institution for Savings — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|----------------|----------------------------|-------------------|
| City of Belfast, Me., 6s, | \$6,500 | \$6,727 00 | \$6,500 00* |
| Town of Fairhaven, Mass., 7s, . . | 8,000 | 8,120 00 | 8,000 00 |
| | \$9,500 | \$9,847 00 | \$9,500 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|-----------------|----------------------------|---------------------|
| 90 | N'l B'k of Commerce, Boston, | \$9,000 | \$10,620 00 | \$10,350 00 |
| 50 | Eliot National Bank, Boston, . | 5,000 | 6,000 00 | 6,500 00 |
| 60 | N'l B'k of the Republic, Boston, | 6,000 | 8,880 00 | 7,740 00 |
| 30 | State Nat'l Bank, Boston, . | 3,000 | 3,120 00 | 3,450 00 |
| 40 | North Nat'l Bank, Boston, . | 4,000 | 4,360 00 | 5,160 00 |
| 50 | Howard Nat'l Bank, Boston, . | 5,000 | 5,000 00 | 5,500 00 |
| 80 | N'l B'k of No. America, Boston, | 8,000 | 8,800 00 | 8,000 00 |
| 50 | Continental N'l Bank, Boston, | 5,000 | 6,200 00 | 5,300 00 |
| 100 | Boston N'l Bank, Boston, . | 10,000 | 10,000 00 | 12,000 00 |
| 158 | N'l B'k of Fairhaven, Fairhaven, | 12,640 | 12,640 00 | 12,640 00 |
| 68 | Mechanics' Nat'l Bank, New Bedford, | 6,800 | 11,730 00 | 10,880 00 |
| 90 | First N'l Bank, New Bedford, | 9,000 | 13,320 00 | 12,150 00 |
| 80 | Citizens' N'l B'k, New Bedford, | 8,000 | 10,560 00 | 10,400 00 |
| 40 | Nat'l Bank of Commerce, New Bedford, | 4,000 | 4,000 00 | 4,800 00 |
| | | \$95,440 | \$115,230 00 | \$114,870 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|-----------------|----------------------------|--------------------|
| Concord & Montreal R.R. 4s, . . | \$3,000 | \$3,000 00 | \$3,000 00 |
| Boston & Lowell R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| | \$13,000 | \$13,000 00 | \$13,000 00 |

Fairhaven Institution for Savings—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|-------------|--------------|
| \$18,942 22 | 2 per cent. | \$10,456 00 | 5½ per cent. | \$20,750 00 | 6½ per cent. |
| 34,925 00 | 5 " | 194,742 51 | 6 " | 8,280 00 | 7 " |
| 34,450 00 | 5½ " | | | | |

| | |
|---|------------|
| Amount invested in real estate for banking purposes, | \$4,500 00 |
| Estimated value of the same, | 6,000 00 |
| Assessed value of the same, | 3,500 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 13,000 00 |
| Assessed value of the same, | 4,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 125 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 139 | |
| Aggregate amount of the same, | 126,480 18 |
| Total number of loans upon real estate, | 140 |
| Amount of investments from which no income is received, | 9,403 96 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 23,642 71 |
| Times for the dividends fixed by the by-laws: last Monday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 8,967 23 |
| year ending Oct. 31, 1893, } 2 per cent., { | 8,965 63 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 97 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 101 |
| Total number of open accounts Oct. 31, 1893, | 837 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,962 69 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 57,075 17 |
| Number of same, | 294 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 68,738 03 |
| Number of same, | 559 |
| Date of examination by commissioner: September 1. | |

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 130.

CRAWFORD E. LINDSEY, *President.*

CHARLES A. BASSETT, *Treasurer.*

NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT C. BROWN,

HENRY C. HAWKINS,

JAMES C. EDDY,

ROBERT HENRY,

GUILFORD H. HATHAWAY.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|-------------------------------------|-----------------------|
| Public funds as per schedule, . | \$859,300 00 | Deposits, | \$6,088,155 08 |
| Bank stock as per schedule, . | 741,850 00 | Guaranty fund, . | 228,700 00 |
| Loans on bank stock, | 29,000 00 | Interest account, . | 54,915 92 |
| Railroad bonds as per schedule, . | 324,000 00 | Profit and loss account, . | 13,750 00 |
| Railroad notes, | 100,000 00 | Due on incomplete mortgage loans, . | 13,600 00 |
| Real estate (for banking purposes), | 48,000 00 | | |
| Loans on real estate, | 2,744,291 00 | | |
| Loans on personal security, . | 1,499,760 00 | | |
| Deposits in banks, on interest, . | 44,500 00 | | |
| Expense account, | 1,008 74 | | |
| Cash on hand, | 9,421 26 | | |
| | \$6,399,121 00 | | \$6,399,121 00 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| National Bank of Redemption, Boston, | \$16,500 00 |
| Massasoit National Bank, Fall River, | 25,000 00 |
| Metacomet National Bank, Fall River, | 3,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|---|------------|
| On 115 shares Metropolitan National Bank, Boston, | \$7,500 00 |
| On 166 shares Metropolitan National Bank, Boston, | 11,000 00 |
| On 49 shares Metropolitan National Bank, Boston, | 3,000 00 |
| On 28 shares Metropolitan National Bank, Boston, | 7,500 00 |
| On 50 shares Commercial National Bank, Boston, | |
| On 25 shares First National Bank, Clinton, | |

Fall River Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|----------------------------|------------------|
| County of Bristol, Mass., 3½s. . | \$20,000 | \$19,900 00 | \$20,000 00 |
| of Bristol, Mass., 4½s. . | 20,000 | 20,200 00 | 20,000 00 |
| of Hampden, Mass., 8s. . | 10,000 | 9,000 00 | 10,000 00 |
| Town of Belmont, Mass., 4s. . | 32,500 | 32,500 00 | 32,500 00 |
| of Freetown, Mass., 4½s. . | 1,800 | 1,800 00 | 1,800 00 |
| City of Boston, Mass., 4s. . | 200,000 | 200,000 00 | 200,000 00 |
| of Boston, Mass., 5s. . | 100,000 | 110,000 00 | 100,000 00 |
| of Cambridge, Mass., 3½s. . | 36,000 | 34,200 00 | 36,000 00 |
| of Cambridge, Mass., 4s. . | 80,000 | 80,000 00 | 80,000 00 |
| of Chicago, Ill., 4s. . | 100,000 | 100,000 00 | 100,000 00 |
| of Fall River, Mass., 4s. . | 46,000 | 46,000 00 | 46,000 00 |
| of Fall River, Mass., 5s. . | 24,000 | 25,800 00 | 24,000 00 |
| of Fall River, Mass., 6s. . | 41,000 | 47,440 00 | 41,000 00 |
| of Gloucester, Mass., 4s. . | 40,000 | 40,000 00 | 40,000 00 |
| of Lynn, Mass., 4s. . | 35,000 | 35,000 00 | 35,000 00 |
| of Nashua, N. H., 4s. . | 12,000 | 12,000 00 | 12,000 00 |
| of New Bedford, Mass., 3½s. . | 30,000 | 28,500 00 | 30,000 00 |
| of Waltham, Mass., 4s. . | 6,000 | 6,000 00 | 6,000 00 |
| of Worcester, Mass., 4s. . | 25,000 | 25,000 00 | 25,000 00 |
| | \$859,300 | \$873,340 00 | \$859,300 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---------------------------------|------------|----------------------------|------------------|
| 200 | Nat'l B'k of Commerce, Boston, | \$20,000 | \$23,600 00 | \$20,000 00 |
| 150 | Elliot National Bank, Boston, . | 15,000 | 17,250 00 | 15,000 00 |
| 400 | Faneuil Hall Nat'l B'k, Boston, | 40,000 | 48,000 00 | 40,000 00 |
| 330 | First National Bank, Boston, . | 33,000 | 78,210 00 | 72,600 00 |
| 250 | N'l Hide & Leather B'k, Boston, | 25,000 | 25,125 00 | 25,000 00 |
| 300 | Howard Nat'l Bank Boston, . | 30,000 | 30,000 00 | 30,000 00 |
| 160 | Merchants' Nat'l Bank, Boston, | 16,000 | 22,480 00 | 16,000 00 |
| 400 | N'l B'k of No. America, Boston, | 40,000 | 42,000 00 | 40,000 00 |
| 107 | N'l B'k of Redemption, Boston, | 10,700 | 13,875 00 | 10,700 00 |
| 300 | National Revere Bank, Boston, | 30,000 | 30,000 00 | 30,000 00 |
| 232 | Second National Bank, Boston, | 23,200 | 41,992 00 | 34,800 00 |
| 200 | Washington Nat'l B'k, Boston, | 20,000 | 20,000 00 | 20,000 00 |
| 100 | First National Bank, Chelsea, | 10,000 | 10,000 00 | 10,000 00 |
| 715 | Fall River N'l B'k, Fall River, | 71,500 | 75,075 00 | 71,500 00 |
| 650 | Massasoit N'l B'k, Fall River, | 65,000 | 97,500 00 | 76,050 00 |
| 935 | Metacomet N'l B'k, Fall River, | 93,500 | 116,875 00 | 93,500 00 |

Fall River Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------------|-------------------------|---------------------|
| 150 | Second N'l Bank, Fall River, | \$15,000 | \$25,500 00 | \$15,000 00 |
| 420 | National Bank of Commerce, New Bedford, | 42,000 | 33,600 00 | 42,000 00 |
| 500 | First Nat'l Bank, New Bedford, | 50,000 | 70,000 00 | 50,000 00 |
| 220 | Merchants' Nat'l Bank, New Bedford, | 22,000 | 41,800 00 | 29,700 00 |
| | | \$671,900 | \$862,782 00 | \$741,850 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|-------------------------|---------------------|
| Boston, Clinton, Fitchburg and New Bedford R.R. 5s, | \$70,000 | \$78,400 00 | \$70,000 00 |
| Boston & Lowell R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Boston & Lowell R.R. 7s, | 10,000 | 10,400 00 | 10,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 15,000 | 16,500 00 | 15,000 00 |
| Leeds & Farnington R.R. 6s, | 15,000 | 15,300 00 | 15,000 00 |
| Maine Central R.R. 6s, | 10,000 | 11,200 00 | 10,000 00 |
| Maine Central R.R. 7s, | 7,000 | 7,840 00 | 7,000 00 |
| N. Y., Providence & Boston R.R. 7s, | 10,000 | 11,400 00 | 10,000 00 |
| Old Colony R.R. 4½s, | 50,000 | 52,000 00 | 50,000 00 |
| Old Colony R.R. 6s, | 77,000 | 81,110 00 | 77,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Boston & Maine R.R. 7s, | 20,000 | 20,000 00 | 20,000 00 |
| | \$324,000 | \$344,150 00 | \$324,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|----------------|--------------|--------------|-------------|
| \$19,500 00 | 2½ per cent. | \$1,831,866 00 | 5½ per cent. | \$138,200 00 | 7 per cent. |
| 220,000 00 | 4½ " " | 671,250 00 | 6 " " | 45,000 00 | 8 " " |
| 1,339,826 00 | 5 " " | 151,900 00 | 6½ " " | | |

Fall River Savings Bank — Concluded.

| | |
|---|--------------|
| Amount invested in real estate for banking purposes, | \$46,000 00 |
| Estimated value of the same, | 46,000 00 |
| Assessed value of the same, | 48,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 700 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . 961 | |
| Aggregate amount of the same, | 1,349,364 00 |
| Total number of loans upon real estate, | 1,124 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 331,911 34 |
| Times for the dividends fixed by the by-laws: first Monday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | 133,771 41 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 149,895 82 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,227 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 2,186 |
| Total number of open accounts Oct. 31, 1893, | 12,650 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 13,954 57 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 960,535 78 |
| Number of same, | 11,876 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 1,214,947 66 |
| Number of same, | 11,523 |
| Date of examination by commissioner: May 18. | |

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1885. Present number of corporators, 34.

WALTER C. DURFEE, *President.*

CHARLES J. HOLMES, *Treasurer.*

JOHN P. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WALTER C. DURFEE,

SAMUEL M. BROWN,

LEONTINE LINCOLN,

CHAS. E. GIFFORD,

JUNIOUS P. PRENTISS.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$125,000 00 | Deposits, | \$3,020,875 73 |
| Bank stock as per schedule, . | 491,100 00 | Guaranty fund, . | 70,000 00 |
| Railroad bonds as per schedule, . | 195,000 00 | Interest account, . | 77,589 40 |
| Real estate (for banking purposes), | 45,000 00 | Profit and loss account, | 22,883 10 |
| Real estate by foreclosure, | 53,955 76 | Rental account, . | 16,253 38 |
| Loans on real estate, | 1,462,950 00 | Due on mortgage notes, | 3,843 55 |
| Loans on personal security, | 741,260 00 | | |
| Deposits in banks, on interest, . | 61,953 83 | | |
| Deposits in banks, not on interest, . | 5,000 00 | | |
| Expense account, | 2,835 95 | | |
| Border City Manufacturing Company's stock,* | 8,796 78 | | |
| Granite Mills stock,* | 15,198 35 | | |
| Cash on hand, | 3,194 49 | | |
| | \$3,211,245 16 | | \$3,211,245 16 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

| | |
|--|-------------|
| Massasoit National Bank, Fall River, | \$30,000 00 |
| Second National Bank, Fall River, | 28,237 06 |
| National Exchange Bank, Boston, | 8,716 77 |

Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------------|----------------------------|---------------------|
| Town of Everett, Mass., 4s, . . . | \$25,000 | \$25,000 00 | \$25,000 00 |
| City of Lynn, Mass., 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| of Chicago, Ill., 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| | \$125,000 | \$125,000 00 | \$125,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------------|----------------------------|---------------------|
| 50 | Atlantic Nat'l Bank, Boston, . | \$5,000 | \$6,000 00 | \$5,000 00 |
| 250 | Atlas National Bank, Boston, . | 25,000 | 28,750 00 | 25,000 00 |
| 200 | Blackstone Nat'l B'k, Boston, . | 20,000 | 18,000 00 | 20,000 00 |
| 100 | Boston National Bank, Boston, . | 10,000 | 9,300 00 | 10,000 00 |
| 100 | National City Bank, Boston, . | 10,000 | 8,600 00 | 10,000 00 |
| 35 | N'l B'k of Commerce, Boston, . | 3,500 | 4,130 00 | 3,500 00 |
| 250 | Continental Nat'l Bank, Boston, . | 25,000 | 28,750 00 | 25,000 00 |
| 15 | Eliot National Bank, Boston, . | 1,500 | 1,725 00 | 1,500 00 |
| 160 | Everett Nat'l Bank, Boston, . | 16,000 | 14,720 00 | 16,000 00 |
| 150 | Nat'l Exchange Bank, Boston, . | 15,000 | 17,700 00 | 15,000 00 |
| 100 | Faneuil Hall Nat'l B'k, Boston, . | 10,000 | 12,000 00 | 10,000 00 |
| 50 | First National Bank, Boston, . | 5,000 | 12,000 00 | 5,000 00 |
| 300 | N'l Hide & Leather B'k, Boston, . | 30,000 | 31,500 00 | 30,000 00 |
| 200 | Howard Nat'l Bank, Boston, . | 20,000 | 20,000 00 | 20,000 00 |
| 300 | Lincoln Nat'l Bank, Boston, . | 30,000 | 30,000 00 | 30,000 00 |
| 150 | Metropolitan N'l B'k, Boston, . | 15,000 | 14,700 00 | 15,000 00 |
| 85 | Monument N'l Bank, Boston, . | 8,500 | 18,700 00 | 8,500 00 |
| 145 | N'l B'k of No. America, Boston, . | 14,500 | 15,225 00 | 14,500 00 |
| 250 | National Bank of Redemption, Boston, | 25,000 | 31,500 00 | 25,000 00 |
| 100 | National Revere B'k, Boston, . | 10,000 | 10,000 00 | 10,000 00 |
| 120 | Shawmut Nat'l Bank, Boston, . | 12,000 | 13,440 00 | 12,000 00 |
| 250 | Shoe & Leather Nat'l Bank, Boston, | 25,000 | 22,500 00 | 25,000 00 |
| 400 | Third National Bank, Boston, . | 40,000 | 36,000 00 | 40,000 00 |
| 30 | Nat'l Webster Bank, Boston, . | 3,000 | 2,760 00 | 3,000 00 |
| 70 | Winthrop Nat'l Bank, Boston, . | 7,000 | 8,112 00 | 7,000 00 |
| 300 | First National Bank, Chelsea, . | 30,000 | 30,000 00 | 30,000 00 |
| 20 | Dedham Nat'l Bank, Dedham, . | 2,000 | 2,000 00 | 2,000 00 |
| 100 | Metacomet N'l B'k, Fall River, . | 10,000 | 12,500 00 | 10,000 00 |
| 36 | Nat'l Union Bank, Fall River, . | 3,600 | 3,600 00 | 3,600 00 |
| 412 | Second Nat'l Bank, Fall River, . | 41,200 | 70,040 00 | 41,200 00 |
| 50 | Leominster N'l B'k, Leominster, . | 5,000 | 5,000 00 | 5,000 00 |
| 100 | First National Bank, Malden, . | 10,000 | 15,000 00 | 10,000 00 |
| 20 | Oxford Nat'l Bank, Oxford, . | 2,000 | 2,000 00 | 2,000 00 |
| 13 | Palmer Nat'l Bank, Palmer, . | 1,300 | 1,690 00 | 1,300 00 |
| | | \$491,100 | \$557,942 00 | \$491,100 00 |

Fall River Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$50,000 | \$50,000 00 | \$50,000 00 |
| Maine Central R.R. 4½s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| Old Colony R.R. 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| Rutland R.R. 5s, . . . | 100,000 | 100,000 00 | 70,000 00* |
| | \$225,000 | \$225,000 00 | \$195,000 00 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|----------------|--------------|-------------|--------------|
| \$23,237 06 | 2 per cent. | \$1,379,000 00 | 5½ per cent. | \$50,000 00 | 6½ per cent. |
| 8,716 77 | 2½ " | 100,000 00 | 5½ " | 77,710 00 | 7 " |
| 30,000 00 | 4 " | 278,450 00 | 6 " | 90,000 00 | 8 " |
| 229,050 00 | 5 " | | | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$45,000 00 |
| Estimated value of the same, | 50,000 00 |
| Assessed value of the same, | 65,750 00 |
| Net income received from same during year ending Oct. 31, 1893, | 1,837 31 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 53,955 76 |
| Assessed value of the same, | 58,225 00 |
| Net income received from same during year ending Oct. 31, 1893, | 2,575 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 432 |
| Aggregate amount of the same, | 651,475 00 |
| Total number of loans upon real estate, | 544 |
| Amount of investments from which no income is received, | 2,182 97 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 173,996 12 |
| Times for the dividends fixed by the by-laws: second Monday in June and December. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | 61,138 82 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 71,887 16 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,192 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,961 |
| Total number of open accounts Oct. 31, 1893, | 10,696 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 7,392 05 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 618,223 36 |
| Number of same, | 15,749 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 586,992 20 |
| Number of same, | 8,727 |
| Date of examination by commissioner: September 14. | |

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 24.

WILLARD HOWE, *President.*

GEO. E. CUTLER, *Treasurer.*

S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. E. CUTLER,

H. L. SAWYER,

JOSEPH W. BULLARD,

FRANKLIN ENSLIN,

D. S. BRIDGES.

Open for business every business day, except Saturday, 8 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|-------------------------|---------------------|
| Bank stock as per schedule, . . . | \$32,218 00 | Deposits, . . . | \$519,718 41 |
| Loan on bank stock, . . . | 800 00 | Guaranty fund, . . . | 8,550 00 |
| Loan on railroad bonds, . . . | 100 00 | Interest account, . . . | 13,617 16 |
| Real estate by foreclosure, . . . | 2,000 00 | Cemetery fund, . . . | 411 96 |
| Loans on real estate, . . . | 333,221 40 | | |
| Loans on personal security, . . . | 138,047 00 | | |
| Loans to counties, cities or towns (notes), . . . | 25,000 00 | | |
| Loans on depositors' books, . . . | 1,765 00 | | |
| Deposit in bank, on interest, . . . | 7,457 75 | | |
| Insurance account, . . . | 75 00 | | |
| Furniture account, . . . | 1,040 00 | | |
| Cash on hand, . . . | 573 38 | | |
| | \$542,297 53 | | \$542,297 53 |

Cash on Deposit in Bank:—

Framingham National Bank, South Framingham, \$7,457 75

Loan on Bank Stock:—

On 8 shares Framingham National Bank, South Framingham, \$800 00

Loan on Railroad Bonds:—

On \$100 Maine Central R.R. bond, \$100 00

Farmers' and Mechanics' Savings Bank — Concluded.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|--------------------|-------------------------|--------------------|
| 21 | Continental Nat'l B'k, Boston, | \$2,100 00 | \$2,693 25 | \$2,525 25 |
| 16 | Eliot National Bank, Boston, | 1,600 00 | 1,888 00 | 2,084 00 |
| 10 | Freeman's Nat'l Bank, Boston, | 1,000 00 | 1,000 00 | 950 00 |
| 40 | Market National Bank, Boston, | 4,000 00 | 3,600 00 | 3,908 25 |
| 10 | National Revere Bank, Boston, | 1,000 00 | 1,000 00 | 1,252 50 |
| 6 | Shawmut Nat'l Bank, Boston, | 600 00 | 672 00 | 724 50 |
| 9 | Second National Bank, Boston, | 900 00 | 1,629 00 | 1,358 25 |
| 5 | First National Bank, Chelsea, . | 500 00 | 500 00 | 650 00 |
| 17½ | Holliston N'l Bank, Holliston, | 1,733 33 | 2,080 00 | 2,232 25 |
| 100 | Framingham National Bank, South Framingham, . . . | 10,000 00 | 12,500 00 | 14,399 00 |
| 9 | Northborough National Bank, Northborough, . . . | 900 00 | 1,125 00 | 1,134 00 |
| 10 | First N'l Bank, West Newton, | 1,000 00 | 952 50 | 1,000 00 |
| | | \$25,333 33 | \$29,639 75 | \$32,218 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|--------------|-------------|--------------|-------------|
| \$7,457 75 | 2½ per cent. | \$259,180 00 | 5 per cent. | \$183,753 40 | 6 per cent. |
| 11,000 00 | 4 " | 10,000 00 | 5½ " | 2,000 00 | 7 " |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$2,000 00 |
| Assessed value of the same, | 2,500 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 215 | |
| Aggregate amount of the same, | 235,083 40 |
| Total number of loans upon real estate, | 167 |
| Amount of investments from which no income is received, | 7,300 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 26,306 52 |
| Times for the dividends fixed by the by-laws: first Tuesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 9,553 01 |
| year ending Oct. 31, 1893, } 2 per cent., { | 9,882 01 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 273 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 203 |
| Total number of open accounts Oct. 31, 1893, | 1,926 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,863 20 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 114,984 24 |
| Number of same, | 1,666 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 117,800 48 |
| Number of same, | 1,410 |
| Date of examination by commissioner: February 3. | |

FITCHBURG SAVINGS BANK—FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 49.

CHARLES E. WARE, *President.*

CHARLES J. BILLINGS, *Treasurer.*

EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RODNEY WALLACE,

CHARLES E. WARE,

REUBEN R. CONN,

HENRY G. MORSE,

CARMI M. PARKER.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$210,597 50 | Deposits, . . . | \$2,830,933 65 |
| Bank stock as per schedule, . | 205,896 00 | Guaranty fund, . | 112,300 00 |
| Loans on bank stock, . . . | 27,188 00 | Interest account, . | 62,675 96 |
| Railroad bonds as per schedule, . | 191,900 00 | | |
| Loan on railroad bonds, . . . | 1,000 00 | | |
| Railroad notes, | 50,000 00 | | |
| Real estate (for banking purposes), | 130,000 00 | | |
| Real estate by foreclosure, . . . | 10,200 00 | | |
| Loans on real estate, | 1,086,450 00 | | |
| Loans on personal security, . . . | 964,100 00 | | |
| Loans to counties, cities or towns (notes), | 25,000 00 | | |
| Deposit in bank, on interest, . . | 91,877 60 | | |
| Cash on hand, | 1,700 51 | | |
| | \$3,005,909 61 | | \$3,005,909 61 |

Cash on Deposit in Bank:—

Fitchburg National Bank, Fitchburg, \$91,877 60

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 20 shares Fitchburg National Bank, Fitchburg, | \$2,000 00 |
| On 40 shares Fitchburg National Bank, Fitchburg, | 4,000 00 |
| On 50 shares Rollstone National Bank, Fitchburg, | 5,000 00 |
| On 15 shares Safety Fund National Bank, Fitchburg, | 1,000 00 |
| On 80 shares Safety Fund National Bank, Fitchburg, | 4,200 00 |

Fitchburg Savings Bank — Continued.

| | |
|---|-------------|
| On 112 shares Safety Fund National Bank, Fitchburg, | \$10,000 00 |
| On 5 shares Naumkeag National Bank, Salem, | } 988 00 |
| On 5 shares First National Bank, Salem, | |

Loan on Railroad Bonds:—

| | |
|---|------------|
| On \$1,000 Eastern R.R. bond, | \$1,000 00 |
|---|------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|----------------------------|---------------------|
| City of Fitchburg, Mass., 3½s, | \$15,000 | \$14,550 00 | \$15,000 00 |
| of Fitchburg, Mass., 4s, | 56,000 | 56,000 00 | 56,000 00 |
| of Keene, N. H., 3½s, | 12,000 | 11,280 00 | 12,000 00 |
| of New Bedford, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Norwich, Conn., 7s, | 17,000 | 20,910 00 | 17,935 00 |
| of Portland, Me., 6s, | 5,000 | 5,900 00 | 4,662 50 |
| Town of Leominster, Mass, 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Turner's Falls, Mass., 4s, | 30,000 | 29,700 00 | 30,000 00 |
| United States 4s, | 30,000 | 33,800 00 | 30,000 00 |
| | \$210,000 | \$216,640 00 | \$210,597 50 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------------|----------------------------|---------------------|
| 133 | Boston National Bank, Boston, | \$13,300 | \$12,302 50 | \$13,300 00 |
| 150 | Howard Nat'l Bank, Boston, | 15,000 | 14,850 00 | 15,000 00 |
| 166 | Lincoln Nat'l Bank, Boston, | 16,600 | 14,940 00 | 16,600 00 |
| 200 | Merchants' Nat'l B'k, Boston, | 20,000 | 28,600 00 | 20,000 00 |
| 116 | North National Bank, Boston, | 11,600 | 12,644 00 | 11,600 00 |
| 100 | N'l Hide & Leather B'k, Boston, | 10,000 | 10,550 00 | 11,600 00 |
| 150 | National Revere Bank, Boston, | 15,000 | 15,000 00 | 15,000 00 |
| 66 | N'l B'k of No. America, Boston, | 6,600 | 6,946 50 | 6,600 00 |
| 113 | Rollstone Nat'l B'k, Fitchburg, | 11,300 | 16,724 00 | 18,050 00 |
| 170 | Safety Fund N'l B'k, Fitchburg, | 17,000 | 18,700 00 | 16,736 00 |
| 153 | Fitchburg Nat'l B'k, Fitchburg, | 15,300 | 22,338 00 | 12,210 00 |
| 100 | Citizens' N'l B'k, New Bedford, | 10,000 | 13,000 00 | 10,000 00 |
| 100 | National Bank of Commerce, New Bedford, | 10,000 | 7,725 00 | 12,400 00 |
| 133 | Crocker N'l B'k, Turner's Falls, | 13,300 | 13,960 00 | 13,300 00 |
| 5 | Townsend N'l B'k, Townsend, | 500 | 560 00 | 500 00 |
| 100 | City Nat'l Bank, Worcester, | 10,000 | 14,000 00 | 10,000 00 |
| 30 | Quinsigamond National Bank, Worcester, | 3,000 | 3,750 00 | 3,000 00 |
| | | \$198,500 | \$226,590 00 | \$205,896 00 |

Fitchburg Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------|----------------------------|------------------|
| Fitchburg R.R. 4s, | \$60,000 | \$58,200 00 | \$60,000 00 |
| Fitchburg R.R. 4½s, | 45,000 | 45,000 00 | 45,000 00 |
| Fitchburg R.R. 5s, | 69,000 | 70,780 00 | 70,500 00 |
| Vermont & Massachusetts R.R. 5s, . | 16,000 | 16,800 00 | 16,400 00 |
| | \$190,000 | \$190,780 00 | \$191,900 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|-------------|--------------|-------------|
| \$66,877 60 | 2½ per cent. | \$973,838 00 | 5 per cent. | \$265,700 00 | 6 per cent. |
| 107,200 00 | 4½ “ | 75,000 00 | 5½ “ | 25,100 00 | 6½ “ |
| 14,000 00 | 4½ “ | 655,900 00 | 5½ “ | 25,000 00 | 7 “ |
| 47,000 00 | 4½ “ | | | | |

| | |
|---|--------------|
| Amount invested in real estate for banking purposes, | \$130,000 00 |
| Estimated value of the same, | 130,000 00 |
| Assessed value of the same, | 120,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 2,699 24 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 10,200 00 |
| Assessed value of the same, | 10,150 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 352 45 |
| Number of loans which are of an amount not exceeding \$3,000 each, 344 | |
| Aggregate amount of the same, | 511,500 00 |
| Total number of loans upon real estate, | 417 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 152,505 89 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 54,088 07 |
| year ending Oct. 31, 1893, | 55,611 86 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 879 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 834 |
| Total number of open accounts Oct. 31, 1893, | 6,493 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 6,184 26 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 405,233 72 |
| Number of same, | 4,001 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 465,950 83 |
| Number of same, | 3,948 |
| Date of examination by commissioner: May 9. | |

FLORENCE SAVINGS BANK—FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 39.

SAMUEL PORTER, *President.*

M. E. GOULD, *Treasurer.*

M. E. GOULD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL PORTER,

H. F. CUTLER,

L. F. PLIMPTON,

W. L. WILCOX,

GEORGE S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$35,000 00 | Deposits, | \$272,375 46 |
| Bank stock as per schedule, . | 24,000 00 | Guaranty fund, . | 13,427 98 |
| Railroad bonds as per schedule, . | 30,000 00 | Interest account, . | 293 27 |
| Real estate (for banking purposes), | 4,724 92 | | |
| Real estate by foreclosure, | 1,545 00 | | |
| Loans on real estate, | 90,197 65 | | |
| Loans on personal security, | 73,351 50 | | |
| Loans on depositors' books, | 75 00 | | |
| Deposits in banks, on interest, | 22,559 23 | | |
| Expense account, | 60 10 | | |
| Premium account, | 3,631 50 | | |
| Furniture and fixtures, | 479 49 | | |
| Cash on hand, | 472 32 | | |
| | \$286,096 71 | | \$286,096 71 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|------------|
| First National Bank, Northampton, | \$5,270 00 |
| Hampshire County National Bank, Northampton, | 17,289 23 |

Florence Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|----------------------------|--------------------|
| Town of Abington, Mass., 4s, . . . | \$8,000 | \$8,000 00 | \$8,000 00 |
| of Braintree, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| of Orange, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| City of Lynn, Mass., 4s, . . . | 7,000 | 7,000 00 | 7,000 00 |
| | \$35,000 | \$35,000 00 | \$35,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|-----------------|----------------------------|--------------------|
| 85 | Home Nat'l Bank, Holyoke, . . | \$8,500 | \$9,775 00 | \$8,500 00 |
| 70 | Hampshire County N'l Bank, Northampton, . . . | 7,000 | 8,400 00 | 7,000 00 |
| 68 | First Nat'l B'k, Northampton, | 6,800 | 7,820 00 | 6,800 00 |
| 17 | Agawam N'l B'k, Springfield, | 1,700 | 1,700 00 | 1,700 00 |
| | | \$24,000 | \$27,695 00 | \$24,000 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|----------------------------|--------------------|
| Boston & Lowell R.R. 4s, . . . | \$5,000 | \$4,950 00 | \$5,000 00 |
| Boston & Providence R.R. 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . | 12,000 | 11,760 00 | 12,000 00 |
| New Bedford R.R. 7s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| Old Colony R.R. 6s, . . . | 1,000 | 1,060 00 | 1,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 1,000 | 1,057 50 | 1,000 00 |
| | \$30,000 | \$29,827 50 | \$30,000 00 |

Florence Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|--------------|-------------|-------------|-------------|
| \$7,300 00 | 0 per cent. | \$107,840 15 | 5 per cent. | \$48,484 00 | 6 per cent. |
| 22,559 23 | 4 " | | | | |

| | |
|---|------------|
| Amount invested in real estate for banking purposes, | \$4,724 92 |
| Estimated value of the same, | 5,000 00 |
| Assessed value of the same, | 3,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 268 78 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 1,545 00 |
| Assessed value of the same, | 1,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 110 16 |
| Number of loans which are of an amount not exceeding \$3,000 each, 122 | |
| Aggregate amount of the same, | 82,999 15 |
| Total number of loans upon real estate, | 107 |
| Amount of investments from which no income is received, | 7,300 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 13,245 79 |
| Times for the dividends fixed by the by-laws: second Tuesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 5,306 40 |
| year ending Oct. 31, 1893, } 2 per cent., { | 5,230 01 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 203 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 228 |
| Total number of open accounts Oct. 31, 1893, | 1,258 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,533 83 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 49,516 52 |
| Number of same, | 1,526 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 64,009 89 |
| Number of same, | 1,027 |
| Date of examination by commissioner: April 10. | |

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 32.

CHARLES W. HODGES, *President.*

ELI PHELPS, *Treasurer.*

EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES W. HODGES,

F. E. HARTSHORN,

RICHARD S. CARPENTER,

A. H. MESSINGER,

WILLIAM H. YOUNG.

Open for business every business day, 9 A.M. to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$31,500 00 | Deposits, | \$213,490 55 |
| Bank stock as per schedule, . | 49,050 00 | Guaranty fund, . | 7,800 00 |
| Railroad bonds as per schedule, . | 45,700 00 | Undivided earnings, | 4,929 01 |
| Real estate by foreclosure, . . . | 4,000 00 | | |
| Loans on real estate, | 86,285 00 | | |
| Loans on personal security, . . . | 3,010 00 | | |
| Loans to counties, cities or towns (notes), | 2,000 00 | | |
| Loans on depositors' books, . . . | 50 00 | | |
| Deposit in bank, on interest, . . | 2,631 04 | | |
| Deposit in bank, not on interest, . | 91 76 | | |
| Cash on hand, | 1,901 76 | | |
| | <u>\$226,219 56</u> | | <u>\$226,219 56</u> |

Cash on Deposit in Banks, amount in each : —

| | |
|--|------------|
| Winthrop National Bank, Boston, | \$2,631 04 |
| Boston Safe Deposit and Trust Company, Boston, | 91 76 |

Foxborough Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|----------------------------|--------------------|
| City of East Saginaw, Mich., 5s, . | \$5,000 | \$5,150 00 | \$5,000 00 |
| of Fall River, Mass., 6s, . | 2,000 | 2,100 00 | 2,000 00 |
| of Keene, N. H., 4s, . | 2,000 | 2,000 00 | 2,000 00 |
| of Keene, N. H., 5s, . | 2,500 | 2,600 00 | 2,500 00 |
| of Lynn, Mass., 5s, . | 9,000 | 9,810 00 | 9,000 00 |
| South Norwalk, Conn., 6s, . | 5,000 | 5,100 00 | 5,000 00 |
| Town of Winthrop, Mass., 5s, . | 1,000 | 1,080 00 | 1,000 00 |
| City of Holyoke, Mass., 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| | \$31,500 | \$32,840 00 | \$31,500 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|-----------------|----------------------------|--------------------|
| 35 | Blackstone N'l Bank, Boston, . | \$3,500 | \$3,158 75 | \$3,500 00 |
| 22 | Boylston Nat'l Bank, Boston, . | 2,200 | 2,750 00 | 2,200 00 |
| 12 | Continental Nat'l B'k, Boston, . | 1,200 | 1,380 00 | 1,200 00 |
| 20 | Everett Nat'l Bank, Boston, . | 2,000 | 1,800 00 | 2,000 00 |
| 8 | Faneuil Nall N'l Bank, Boston, . | 800 | 936 00 | 800 00 |
| 29 | Market National Bank, Boston, . | 2,900 | 2,682 50 | 2,900 00 |
| 38 | Metropolitan Nat'l B'k, Boston, . | 3,800 | 3,648 00 | 3,800 00 |
| 14 | N'l B'k of No. America, Boston, . | 1,400 | 1,505 00 | 1,400 00 |
| 10 | National City Bank, Boston, . | 1,000 | 840 00 | 1,000 00 |
| 43 | National Eagle Bank, Boston, . | 4,300 | 3,655 00 | 4,300 00 |
| 40 | Nat'l Hide & Leather Bank, Boston, . | 4,000 | 4,240 00 | 4,000 00 |
| 15 | Nat'l Webster Bank, Boston, . | 1,500 | 1,368 75 | 1,500 00 |
| 14 | Old Boston N'l Bank, Boston, . | 1,400 | 1,349 00 | 1,400 00 |
| 35 | Shoe & Leather N'l B'k, Boston, . | 3,500 | 3,150 00 | 3,500 00 |
| 10 | Suffolk National Bank, Boston, . | 1,000 | 965 00 | 1,000 00 |
| 40 | Third National Bank, Boston, . | 4,000 | 3,480 00 | 4,000 00 |
| 18 | Winthrop Nat'l Bank, Boston, . | 1,800 | 2,088 00 | 1,800 00 |
| 15 | Boston National Bank, Boston, . | 1,500 | 1,395 00 | 1,500 00 |
| 25 | Tremont Nat'l Bank, Boston, . | 2,500 | 2,350 00 | 2,500 00 |
| 36 | Dedham Nat'l Bank, Dedham, . | 3,600 | 3,420 00 | 3,600 00 |
| 5 | National Bank of Wrentham, Wrentham, . | 350 | 400 00 | 350 00 |
| 8 | State Street Safe Deposit and Trust Company, Boston, . | 800 | 800 00 | 800 00 |
| | | \$49,050 | \$47,361 00 | \$49,050 00 |

Foxborough Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-----------------|-------------------------|--------------------|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | \$2,000 | \$2,160 00 | \$2,000 00 |
| Boston & Lowell R.R. 4s, | 11,000 | 10,860 00 | 11,000 00 |
| Fitchburg R.R. 4s, | 5,000 | 4,850 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,250 00 | 5,000 00 |
| Maine Central R.R. 4½s, | 7,000 | 7,000 00 | 7,000 00 |
| Old Colony R.R. 6s, | 5,000 | 5,175 00 | 5,000 00 |
| Salem & Lowell R.R. 6s, | 700 | 749 00 | 700 00 |
| Vermont & Massachusetts R.R. 5s, | 5,000 | 5,250 00 | 5,000 00 |
| Upper Coos R.R. 4s, | 5,000 | 4,750 00 | 5,000 00 |
| | \$45,700 | \$46,044 00 | \$45,700 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------------------|-------------------------|-------------|-------------|---------|-------------|
| \$2,631 04 2,000 00 | 2½ per cent. 4 " | \$89,295 00 | 6 per cent. | \$50 00 | 7 per cent. |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$4,000 00 |
| Assessed value of the same, | 3,500 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 99 |
| Aggregate amount of the same, | 75,245 00 |
| Total number of loans upon real estate, | 97 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 11,263 73 |
| Times for the dividends fixed by the by-laws: Wednesday after first Monday in June and December. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 3,895 11 |
| year ending Oct. 31, 1893, } 2 per cent., { | 4,041 27 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 126 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 103 |
| Total number of open accounts Oct. 31, 1893, | 1,013 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 580 41 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 43,583 91 |
| Number of same, | 826 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 45,898 48 |
| Number of same, | 732 |
| Date of examination by commissioner: January 10. | |

FRAMINGHAM SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated March 11, 1846. Present number of corporators, 46.

FRANKLIN E. GREGORY, *President.*

FRANK F. MORRILL, *Treasurer.*

FRANK F. MORRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRANKLIN E. GREGORY,

SAMUEL B. BIRD,

ADRIAN FOOTE,

J. HENRY ROBINSON,

FRANCIS C. STEARNS,

EDWARD F. KENDALL.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|-------------------------|-----------------------|
| Public funds as per schedule, . . | \$181,600 00 | Deposits, | \$1,259,585 06 |
| Bank stock as per schedule, . . | 151,200 00 | Guaranty fund, . . | 12,666 55 |
| Loans on bank stock, | 1,800 00 | Undivided earnings, . . | 9,225 86 |
| Railroad bonds as per schedule, . . | 88,000 00 | | |
| Loan on railroad bonds, | 15,000 00 | | |
| Real estate by foreclosure, . . . | 38,374 98 | | |
| Loans on real estate, | 511,808 04 | | |
| Loans on personal security, . . . | 150,072 80 | | |
| Loans to counties, cities or towns (notes), | 28,000 00 | | |
| Loans on depositors' books, . . . | 2,175 00 | | |
| Deposits in banks, on interest, . . | 21,479 32 | | |
| Interest account, | 6,699 62 | | |
| Furniture and fixtures, | 434 10 | | |
| Premium account, | 74,030 23 | | |
| Trustees C. C. Estey,* | 6,631 65 | | |
| Commonwealth Ave. Land Co.,* . . | 5,769 00 | | |
| Cash on hand, | 491 78 | | |
| | \$1,281,466 47 | | \$1,281,466 47 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

| | |
|---|-------------|
| Framingham National Bank, South Framingham, | \$17,936 81 |
| International Trust Company, Boston, | 3,542 51 |

Loans on Bank Stock, amount on each :—

| | |
|---|----------|
| On 6 shares Waltham National Bank, Waltham, | \$600 00 |
| On 3 shares Framingham National Bank, South Framingham, | 300 00 |
| On 9 shares Framingham National Bank, South Framingham, | 900 00 |

Loan on Railroad Bonds :—

| | |
|---|-------------|
| On \$16,000 Boston & Maine R.R. 4s, | \$15,000 00 |
|---|-------------|

Framingham Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------------|----------------------------|---------------------|
| City of Boston, Mass., 4s, . . . | \$20,000 | \$20,100 00 | \$20,000 00 |
| of Keene, N. H., 4s, . . . | 23,000 | 23,115 00 | 23,000 00 |
| of Lewiston, Me., 5s, . . . | 9,000 | 9,585 00 | 9,000 00 |
| of Lowell, Mass., 4s, . . . | 20,000 | 20,100 00 | 20,000 00 |
| of Norwalk, Conn., 4s, . . . | 30,000 | 30,300 00 | 30,000 00 |
| of Portsmouth, N. H., 4s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| of Providence, R. I., 4½s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| of Providence, R. I., 5s, . . . | 25,000 | 26,875 00 | 25,000 00 |
| Town of Marlborough, Mass., 4s, . . . | 20,000 | 20,200 00 | 20,000 00 |
| of Spencer, Mass., 4s, . . . | 20,000 | 20,200 00 | 20,000 00 |
| City of Rockport, Ill., 5s, . . . | 7,500 | 7,609 23 | 7,500 00 |
| | \$181,500 | \$185,284 23 | \$181,500 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------------|----------------------------|---------------------|
| 6 | Atlas National Bank, Boston, . . | \$600 | \$732 00 | \$600 00 |
| 19 | Blackstone Nat'l Bank, Boston, . | 1,900 | 1,900 00 | 1,900 00 |
| 33 | Boston Nat'l Bank, Boston, . . | 3,300 | 3,795 00 | 3,300 00 |
| 119 | Nat'l B'k of Commerce, Boston, . | 11,900 | 15,827 00 | 11,900 00 |
| 100 | Continental N'l Bank, Boston, . | 10,000 | 13,000 00 | 10,000 00 |
| 155 | Eliot National Bank, Boston, . . | 15,500 | 20,150 00 | 15,500 00 |
| 165 | First National Bank, Boston, . . | 16,500 | 41,250 00 | 16,500 00 |
| 136 | Howard Nat'l Bank, Boston, . . | 13,600 | 15,232 00 | 13,600 00 |
| 180 | N'l Hide & Leather B'k, Boston, . | 18,000 | 23,040 00 | 18,000 00 |
| 85 | Mt. Vernon Nat'l Bank, Boston, . | 8,500 | 11,900 00 | 8,500 00 |
| 10 | Nat'l Bank of North America, Boston, | 1,000 | 1,235 00 | 1,000 00 |
| 90 | Nat'l Bank of the Republic, Boston, | 9,000 | 14,850 00 | 9,000 00 |
| 50 | Shoe & Leather N'l B'k, Boston, . | 5,000 | 4,750 00 | 5,000 00 |
| 30 | Second National Bank, Boston, . | 3,000 | 5,700 00 | 3,000 00 |
| 65 | Nat'l Webster Bank, Boston, . . | 6,500 | 6,760 00 | 6,500 00 |
| 100 | Central Nat'l Bank, Boston, . . | 10,000 | 14,400 00 | 10,000 00 |
| 92 | Merchants' Nat'l Bank, Port- land, Me., | 6,900 | 11,040 00 | 6,900 00 |
| 100 | Framingham National Bank, South Framingham, | 10,000 | 14,200 00 | 10,000 00 |
| | | \$151,200 | \$219,761 00 | \$151,200 00 |

Framingham Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| Boston & Lowell R.R. 7s, | \$3,000 | \$3,135 00 | \$3,000 00 |
| Fitchburg R.R. 4s, | 25,000 | 23,500 00 | 25,000 00 |
| Fitchburg R.R. 5s, | 20,000 | 20,500 00 | 20,000 00 |
| Maine Central R.R. 4½s, | 15,000 | 16,050 00 | 15,000 00 |
| Newport & Richford R.R. 5s, . . . | 20,000 | 21,000 00 | 20,000 00* |
| Salem & Lowell R.R. 6s, | 5,000 | 5,500 00 | 5,000 00 |
| | \$88,000 | \$89,685 00 | \$88,000 00 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|-------------|-------------|--------------|
| \$21,479 32 | 2½ per cent. | \$91,960 00 | 5 per cent. | \$20,000 00 | 5½ per cent. |
| 15,000 00 | 4 " " | 25,000 00 | 5½ " " | 531,895 00 | 6 " " |
| 25,000 00 | 4½ " " | | | | |

| | |
|---|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$36,374 98 |
| Assessed value of the same, | 35,574 00 |
| Net income received from same during year ending Oct. 31, 1893, | 472 86 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . | 274 |
| Aggregate amount of the same, | 216,446 75 |
| Total number of loans upon real estate, | 298 |
| Amount of investments from which no income is received, | 20,374 75 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 62,908 87 |
| Times for the dividends fixed by the by-laws: first Saturday in May and November. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 24,645 31 |
| year ending Oct. 31, 1893, } 2 per cent., { | 23,840 60 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 421 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 430 |
| Total number of open accounts Oct. 31, 1893, | 3,447 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 4,118 54 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 130,125 33 |
| Number of same, | 1,671 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 223,438 04 |
| Number of the same, | 2,021 |
| Date of examination by commissioner: May 16. | |

FRANKLIN SAVINGS BANK — BOSTON.

Incorporated March 15, 1861. Present number of corporators, 91.

FREDERIC W. LINCOLN, *President.*

EBENEZER ALEXANDER, *Treasurer.*

GEORGE A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS PARKER,

JAMES A. JACOBS,

MARTIN L. BRADFORD,

ARTHUR HOBART,

D. R. EMBERSON,

JAMES E. WHITNEY.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$688,000 00 | Deposits, | \$8,228,584 94 |
| Bank stock as per schedule, . | 364,573 62 | Guaranty fund, . | 242,000 00 |
| Loans on bank stock, | 92,100 00 | Interest account, . | 95,000 89 |
| Railroad bonds as per schedule, . | 367,000 00 | Profit and loss account, | 37,456 94 |
| Loan on railroad stock, | 25,000 00 | | |
| Real estate (for banking purposes), | 221,614 42 | | |
| Loans on real estate, | 4,326,488 46 | | |
| Loans on personal security, . . | 1,898,525 00 | | |
| Loans to counties, cities or towns (notes), | 105,000 00 | | |
| Deposits in banks, on interest, . | 488,085 80 | | |
| Expense account, | 5,451 53 | | |
| Suspense account, | 836 82 | | |
| Real estate income account, . . | 1,826 35 | | |
| Cash on hand, | 18,640 77 | | |
| | \$8,603,042 77 | | \$8,603,042 77 |

Cash on Deposit in Banks, amount in each : —

| | |
|---|--------------|
| Boylston National Bank, Boston, | \$171,040 42 |
| North National Bank, Boston, | 100,011 16 |
| Continental National Bank, Boston, | 64,600 60 |
| National Revere Bank, Boston, | 77,433 62 |
| Third National Bank, Springfield, | 25,000 00 |
| Pynchon National Bank, Springfield, | 50,000 00 |

Franklin Savings Bank — Continued.**Loans on Bank Stock, amount on each : —**

| | |
|--|-------------|
| On 425 shares Broadway National Bank, Boston, | \$42,500 00 |
| On 125 shares Broadway National Bank, Boston, | 25,000 00 |
| On 140 shares Fourth National Bank, Boston, | |
| On 235 shares Fourth National Bank, Boston, | 22,000 00 |
| On 11 shares Boylston National Bank, Boston, | 1,000 00 |
| On 9 shares Continental National Bank, Boston, | 900 00 |
| On 7 shares Atlantic National Bank, Boston, | 700 00 |

Loan on Railroad Stock : —

| | |
|--|-------------|
| On 250 shares Boston & Maine R.R., | \$25,000 00 |
|--|-------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------------|----------------------------|---------------------|
| City of Boston, Mass., 3½s, | \$100,000 | \$95,000 00 | \$100,000 00 |
| of Boston, Mass., 4s, | 200,000 | 201,500 00 | 200,000 00 |
| of Boston, Mass., 5s, | 3,000 | 3,280 00 | 3,000 00 |
| of Boston, Mass., 6s, | 2,000 | 2,300 00 | 2,000 00 |
| of Cambridge, Mass., 6s, | 1,000 | 1,170 00 | 1,000 00 |
| of Chicago, Ill., 4s, | 50,000 | 48,500 00 | 50,000 00 |
| of Cleveland, Ohio, 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Columbus, Ohio, 4s, | 40,000 | 38,800 00 | 40,000 00* |
| of Fall River, Mass., 6s, | 4,000 | 4,760 00 | 4,000 00 |
| of Newton, Mass., 4s, | 43,000 | 43,000 00 | 43,000 00 |
| of Providence, R. I., 5s, | 6,000 | 6,400 00 | 6,000 00 |
| of Somerville, Mass., 5s, | 25,000 | 25,250 00 | 25,000 00 |
| of Spencer, Mass., 4s, | 80,000 | 80,000 00 | 80,000 00 |
| of Springfield, Mass., 7s, | 10,000 | 12,200 00 | 10,000 00 |
| District of Columbia 6s, | 96,000 | 109,400 00 | 96,000 00 |
| of Columbia 7s, | 8,000 | 9,470 00 | 8,000 00 |
| | \$688,000 | \$701,030 00 | \$688,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---------------------------------|------------|----------------------------|------------------|
| 200 | Atlas National Bank, Boston, . | \$20,000 | \$23,050 00 | \$20,000 00 |
| 41 | Atlantic Nat'l Bank, Boston, . | 4,100 | 4,940 50 | 4,100 00 |
| 57 | Boylston Nat'l Bank, Boston, . | 5,700 | 6,982 50 | 5,700 00 |
| 200 | Blackstone N'l Bank, Boston, . | 20,000 | 18,050 00 | 20,000 00 |
| 235 | Continental N'l Bank, Boston, . | 23,500 | 27,016 25 | 23,500 00 |
| 200 | National City Bank, Boston, . | 20,000 | 17,000 00 | 20,000 00 |
| 60 | N'l B'k of Commerce, Boston, . | 6,000 | 7,080 00 | 6,000 00 |
| 201 | Nat'l Exchange Bank, Boston, . | 20,100 | 23,718 00 | 20,100 00 |

Franklin Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|------------|-------------------------|------------------|
| 205 | Columbian N'l Bank, Boston, | \$20,500 | \$20,500 00 | \$20,500 00 |
| 81 | Everett Nat'l Bank, Boston, . | 8,100 | 7,128 00 | 7,873 62 |
| 22 | Eliot National Bank, Boston, . | 2,200 | 2,541 00 | 2,200 00 |
| 156 | Freeman's Nat'l Bank, Boston, | 15,600 | 14,820 00 | 15,600 00 |
| 106 | Fourth Nat'l Bank, Boston, . | 10,600 | 12,455 00 | 10,600 00 |
| 135 | First Ward N'l Bank, Boston, . | 13,500 | 17,212 50 | 13,500 00 |
| 172 | North National Bank, Boston, . | 17,200 | 18,748 00 | 17,200 00 |
| 200 | N'l B'k of No. America, Boston, | 20,000 | 21,050 00 | 20,000 00 |
| 200 | Old Boston N'l Bank, Boston, | 20,000 | 19,800 00 | 20,000 00 |
| 200 | Nat'l Revere Bank, Boston, . | 20,000 | 20,000 00 | 20,000 00 |
| 200 | Shoe & Leather N'l B'k, Boston, | 20,000 | 18,000 00 | 20,000 00 |
| 130 | State National Bank, Boston, . | 13,000 | 13,308 75 | 13,000 00 |
| 129 | Suffolk Nat'l Bank, Boston, . | 12,900 | 12,448 50 | 12,900 00 |
| 55 | Second National Bank, Boston, | 5,500 | 9,955 00 | 5,500 00 |
| 20 | Nat'l Union Bank, Boston, . | 2,000 | 2,580 00 | 2,000 00 |
| 209 | Nat'l Webster Bank, Boston, . | 20,900 | 18,810 00 | 20,900 00 |
| 84 | Naumkeag Nat'l Bank, Salem, | 8,400 | 10,080 00 | 8,400 00 |
| 50 | Third Nat'l Bank, Springfield, | 5,000 | 10,000 00 | 5,000 00 |
| 100 | Massachusetts Loan and Trust Company, Boston, . . . | 10,000 | 11,500 00 | 10,000 00 |
| | | \$364,800 | \$388,774 00 | \$364,573 62 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|-------------------------|------------------|
| Boston & Maine R.R. 4s, . . . | \$50,000 | \$49,000 00 | \$50,000 00 |
| Concord & Montreal R.R. 4s, . . . | 100,000 | 98,000 00 | 100,000 00 |
| Eastern R.R. 6s, | 50,000 | 58,500 00 | 50,000 00 |
| Fitchburg R.R. 6s, | 114,000 | 117,420 00 | 114,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| Old Colony R.R. 6s, | 3,000 | 3,150 00 | 3,000 00 |
| | \$367,000 | \$376,070 00 | \$367,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|-------------|--------------|--------------|--------------|-------------|
| \$413,085 80 | 3 per cent. | \$155,000 00 | 4½ per cent. | \$624,325 00 | 6 per cent. |
| 187,000 00 | 4 " " | 3,695,838 46 | 5 " " | 8,000 00 | 6½ " " |
| 50,000 00 | 4½ " " | 189,500 00 | 5½ " " | 163,500 00 | 7 " " |
| 864,200 00 | 4½ " " | 654,750 00 | 5½ " " | | |

Franklin Savings Bank — Concluded.

| | |
|---|--------------|
| Amount invested in real estate for banking purposes, | \$221,614 42 |
| Estimated value of the same, | 221,614 42 |
| Assessed value of the same, | 148,200 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 414 | |
| Aggregate amount of the same, | 775,712 46 |
| Total number of loans upon real estate, | 752 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 397,599 78 |
| Times for the dividends fixed by the by-laws: February 1 and August 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 149,670 53 |
| year ending Oct. 31, 1893, } 2 per cent., { | 156,057 92 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,719 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,862 |
| Total number of open accounts Oct. 31, 1893, | 17,040 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 25,174 08 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 1,651,552 94 |
| Number of same, | 13,855 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 1,589,786 06 |
| Number of same, | 11,450 |
| Date of examination by commissioner: April 27. | |

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 21.

WILLIAM H. ALLEN, *Treasurer.*

FRANKLIN R. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH W. STEVENS,

HENRY F. NASH,

JOSEPH GRISWOLD,

LUCIUS NIMS.

Open for business every business day, 9 A.M. to 12.30 P.M., 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$1,242,407 80 | Deposits, | \$3,443,918 42 |
| Loan on public funds, . . . | 1,700 00 | Guaranty fund, . . | 194,000 00 |
| Bank stock as per schedule, . | 68,600 00 | Interest account, . . | 44,684 94 |
| Loans on bank stock, . . . | 30,600 00 | Profit and loss account, | 13,360 79 |
| Railroad bonds as per schedule, . | 361,500 00 | | |
| Railroad notes, | 25,000 00 | | |
| Real estate by foreclosure, . . | 57 80 | | |
| Loans on real estate, | 740,135 95 | | |
| Loans on personal security, . . | 903,178 00 | | |
| Loans to counties, cities or towns (notes), | 91,750 00 | | |
| Loans on depositors' books, . . | 3,539 00 | | |
| Deposits in banks, on interest, . | 216,506 78 | | |
| Expense account, | 2,442 16 | | |
| Unpaid interest, | 268 30 | | |
| Cash on hand, | 8,258 36 | | |
| | \$3,695,964 15 | | \$3,695,964 15 |

Cash on Deposit in Banks, amount in each : —

| | |
|---|-------------|
| First National Bank, Greenfield, | \$83,516 24 |
| National Hide and Leather Bank, Boston, | 132,990 54 |

Loan on Public Funds : —

| | |
|--|------------|
| On \$2,000 City of Holyoke, Mass., 6s, | \$1,700 00 |
|--|------------|

Loans on Bank Stock, amount on each : —

| | |
|--|----------|
| On 5 shares First National Bank, Greenfield, | \$500 00 |
| On 5 shares First National Bank, Greenfield, | 500 00 |
| On 2 shares First National Bank, Greenfield, | 200 00 |

Franklin Savings Institution — Continued.

| | |
|--|------------|
| On 23 shares First National Bank, Greenfield, | \$2,300 00 |
| On 50 shares Franklin County National Bank, Greenfield | 4,000 00 |
| On 96 shares Hampshire County National Bank, Northampton, | 12,400 00 |
| On 26 shares First National Bank, Northampton, | |
| On 10 shares City National Bank, Worcester, | 1,000 00 |
| On 22 shares Shelburne Falls National Bank, Shelburne Falls, | 2,200 00 |
| On 50 shares Adams National Bank, North Adams, | 5,000 00 |
| On 25 shares First National Bank, Northampton, | 2,500 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-------------|----------------------------|------------------|
| Town of Brattleborough, Vt., 4s, | \$21,000 00 | \$21,000 00 | \$21,000 00 |
| of Brookline, Mass., 7s, | 42,000 00 | 47,040 00 | 42,000 00 |
| of Chatham, Mass., 4½s, | 5,000 00 | 5,247 00 | 5,000 00 |
| of Chesterfield, N. H., 4s, | 4,000 00 | 4,000 00 | 4,000 00 |
| of Chicopee Falls, Mass., 4s, | 2,000 00 | 2,000 00 | 2,000 00 |
| of Chicopee Falls, Mass., 4½s, | 2,000 00 | 2,017 00 | 2,000 00 |
| of Greenfield, Mass., 4s, | 47,200 00 | 47,200 00 | 47,200 00 |
| of Greenfield, Mass., 4½s, | 21,875 00 | 22,421 00 | 21,875 00 |
| of Hinsdale, N. H., 4s, | 2,500 00 | 2,500 00 | 2,500 00 |
| of Marblehead, Mass., 4s, | 38,500 00 | 38,500 00 | 38,500 00 |
| City of Boston, Mass., 5s, | 30,000 00 | 33,900 00 | 30,000 00 |
| of Boston, Mass., 6s, | 38,000 00 | 40,922 00 | 38,000 00 |
| of Brockton, Mass., 5s, | 28,000 00 | 31,417 00 | 28,000 00 |
| of Cambridge, Mass., 6s, | 19,000 00 | 21,445 00 | 19,000 00 |
| of Chicago, Ill., 4s, | 25,000 00 | 25,000 00 | 25,000 00 |
| of Dayton, Ohio, 5s, | 50,000 00 | 53,400 00 | 50,000 00* |
| of Dayton, Ohio, 6s, | 5,000 00 | 5,075 00 | 5,000 00* |
| of Detroit, Mich., 4s, | 25,000 00 | 26,000 00 | 25,000 00 |
| of Fall River, Mass., 4s, | 50,000 00 | 50,000 00 | 50,000 00 |
| of Fall River, Mass., 5s, | 4,000 00 | 4,180 00 | 4,000 00 |
| of Fall River, Mass., 6s, | 21,000 00 | 23,362 00 | 21,000 00 |
| of Grand Rapids, Mich., 5s, | 50,000 00 | 54,875 00 | 50,000 00 |
| of Holyoke, Mass., 6s, | 46,000 00 | 51,175 00 | 46,000 00 |
| of Lawrence, Mass., 6s, | 30,000 00 | 34,275 00 | 30,000 00 |
| of Lynn, Mass., 4s, | 10,000 00 | 10,125 00 | 10,000 00 |
| of Lynn, Mass., 6s, | 10,000 00 | 10,400 00 | 10,000 00 |
| of Malden, Mass., 6s, | 35,000 00 | 36,662 00 | 35,000 00 |
| of Milwaukee, Wis., 5s, | 100,000 00 | 109,141 00 | 100,000 00 |
| of Nashua, N. H., 6s, | 75,000 00 | 85,500 00 | 75,000 00 |
| of Peoria, Ill., 4½s, | 25,000 00 | 26,375 00 | 25,000 00 |
| of Providence, R. I., 5s, | 25,000 00 | 28,125 00 | 25,000 00 |
| of Providence, R. I., 6s, | 100,000 00 | 113,000 00 | 100,000 00 |
| of East Saginaw, Mich., 4s, | 25,000 00 | 24,625 00 | 25,000 00 |
| of East Saginaw, Mich., 5s, | 25,000 00 | 26,000 00 | 25,000 00 |
| of Springfield, Mass., 6s, | 4,000 00 | 4,830 00 | 4,000 00 |
| of Springfield, Mass., 7s, | 30,000 00 | 35,850 00 | 30,000 00 |
| of Springfield, Ohio, 5s, | 50,000 00 | 53,250 00 | 50,000 00 |
| of Springfield, Ohio, 6s, | 10,332 80 | 11,053 80 | 10,332 80 |

* Legal investments when made.

Franklin Savings Institution — Continued.*Detailed Statement of Public Funds — Concluded.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------|-----------------------|----------------------------|-----------------------|
| City of Taunton, Mass., 6s, . | \$1,000 00 | \$1,050 00 | \$1,000 00 |
| of Worcester, Mass., 5s, . | 18,000 00 | 20,070 00 | 18,000 00 |
| of Cleveland, Ohio, 5s, . | 25,000 00 | 26,312 00 | 25,000 00 |
| of Hartford, Conn., 4s, . | 25,000 00 | 25,500 00 | 25,000 00 |
| of Northampton, Mass., 4s, | 22,000 00 | 22,000 00 | 22,000 00 |
| of Peoria, Ill., 5s, . | 20,000 00 | 21,200 00 | 20,000 00 |
| | \$1,242,407 80 | \$1,338,019 80 | \$1,242,407 80 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|-----------------|----------------------------|--------------------|
| 10 | Adams Nat'l Bank, No. Adams, | \$1,000 | \$1,200 00 | \$1,000 00 |
| 153 | N'l B'k of Commerce, Boston, | 15,300 | 18,054 00 | 15,300 00 |
| 5 | Faneuil Hall N'l Bank, Boston, | 500 | 600 00 | 500 00 |
| 87 | N'l B'k of No. America, Boston, | 8,700 | 9,157 00 | 8,700 00 |
| 125 | National Revere Bank, Boston, | 12,500 | 12,500 00 | 12,500 00 |
| 102 | Nat'l Webster Bank, Boston, . | 10,200 | 9,333 00 | 10,200 00 |
| 100 | First Nat'l Bank, Greenfield, . | 10,000 | 20,000 00 | 10,000 00 |
| 25 | Franklin Co. National Bank, Greenfield, | 2,500 | 2,500 00 | 2,500 00 |
| 49 | First N'l Bank, Northampton, | 4,900 | 5,635 00 | 4,900 00 |
| 30 | Pittsfield N'l Bank, Pittsfield, . | 3,000 | 3,000 00 | 3,000 00 |
| | | \$68,600 | \$81,979 00 | \$68,600 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------------|----------------------------|---------------------|
| Boston & Albany R.R. 6s, . . | \$4,000 | \$4,080 00 | \$4,000 00 |
| Boston & Lowell R.R. 6s, . . | 25,000 | 26,000 00 | 25,000 00 |
| Eastern R.R. 6s, | 57,500 | 66,700 00 | 57,500 00 |
| Fitchburg R.R. 4s, | 100,000 | 98,000 00 | 100,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, . | 50,000 | 50,000 00 | 50,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 50,000 | 52,000 00 | 50,000 00 |
| Vermont Valley R.R. 5s, . . . | 50,000 | 53,500 00 | 50,000 00 |
| Conn. & Passumpsic Rivers R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| | \$361,500 | \$375,280 00 | \$361,500 00 |

Franklin Savings Institution — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|--------------|--------------|-------------|--------------|
| \$10 00 | 0 per cent. | \$75,000 00 | 4½ per cent. | \$89,500 00 | 5½ per cent. |
| 163,960 12 | 2½ " | 80,000 00 | 4½ " | 55,718 66 | 6 " |
| 63,000 00 | 4 " | 1,144,620 95 | 5 " | 96,050 00 | 7 " |
| 4,000 00 | 4½ " | 75,000 00 | 5½ " | 25,000 00 | 7½ " |
| 64,550 00 | 4½ " | 76,000 00 | 5½ " | | |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$57 80 |
| Assessed value of the same, | 200 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 484 |
| Aggregate amount of the same, | 437,044 21 |
| Total number of loans upon real estate, | 475 |
| Amount of investments from which no income is received, | 67 80 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 179,099 26 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 66,417 08 |
| year ending Oct. 31, 1893, } 2 per cent., { | 68,189 92 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 669 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 616 |
| Total number of open accounts Oct. 31, 1893, | 7,403 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 6,152 46 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 346,987 89 |
| Number of same, | 3,369 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 423,246 68 |
| Number of same, | 3,815 |
| Date of examination by commissioner: June 5. | |

GARDNER SAVINGS BANK—GARDNER.

Incorporated May 26, 1868. Present number of corporators, 50.

CHARLES W. CONANT, *President.*

JOHN D. EDGELL, *Treasurer.*

VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. W. CONANT,

S. W. A. STEVENS,

RODERIC L. BENT,

EZRA OSGOOD,

SAMUEL S. GLEASON.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . | \$56,100 00 | Deposits, . . . | \$1,280,561 49 |
| Bank stock as per schedule, . | 110,500 00 | Guaranty fund, . | 68,306 26 |
| Loans on bank stock, . . . | 14,000 00 | Interest account, . | 15,435 80 |
| Railroad bonds as per schedule, . | 98,000 00 | Profit and loss account, . . . | 40,083 71 |
| Loans on real estate, . . . | 532,479 11 | | |
| Loans on personal security, . | 414,308 58 | | |
| Loans to counties, cities or towns (notes), | 91,800 00 | | |
| Deposits in banks, on interest, . | 53,162 97 | | |
| Deposits in banks, not on interest, . | 28,000 00 | | |
| Expense account, | 1,143 05 | | |
| Cash on hand, | 4,893 55 | | |
| | <u>\$1,404,387 26</u> | | <u>\$1,404,387 26</u> |

Cash on Deposit in Banks, amount in each :—

| | |
|---|-------------|
| Orange National Bank, Orange, | \$10,000 00 |
| Westminster National Bank, Westminster, | 2,000 00 |
| First National Bank, Gardner, | 33,000 00 |
| First National Bank, Boston, | 36,162 97 |

Loans on Bank Stock, amount on each :—

| | |
|---|------------|
| On 62 shares First National Bank, Gardner, | \$4,000 00 |
| On 8 shares First National Bank, Gardner, | 800 00 |
| On 2 shares First National Bank, Gardner, | 200 00 |
| On 38 shares First National Bank, Gardner, | 1,500 00 |
| On 103 shares Westminster National Bank, Westminster, | 7,500 00 |

Gardner Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|----------------------------|--------------------|
| City of Cleveland, Ohio, 4s, . . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| of Cleveland, Ohio, 6s, . . . | 5,000 | 5,170 00 | 5,000 00 |
| Town of Gardner, Mass., 4s, . . . | 40,000 | 40,000 00 | 40,000 00 |
| United States 4s, | 1,100 | 1,222 00 | 1,100 00 |
| | \$56,100 | \$56,392 00 | \$56,100 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------------|----------------------------|---------------------|
| 20 | First N'l Bank, Ashburnham, . . | \$2,000 | \$2,000 00 | \$2,000 00 |
| 18 | Miller's River N'l B'k, Athol, . | 1,800 | 3,150 00 | 1,800 00 |
| 10 | Metropolitan N'l B'k, Boston, . | 1,000 | 950 00 | 1,000 00 |
| 10 | Central Nat'l Bank, Boston, . . | 1,000 | 1,475 00 | 1,000 00 |
| 25 | Howard Nat'l Bank, Boston, . . | 2,500 | 2,475 00 | 2,500 00 |
| 125 | Boston National Bank, Boston, . | 12,500 | 11,562 50 | 12,500 00 |
| 15 | Continental N'l Bank, Boston, . | 1,500 | 1,721 25 | 1,500 00 |
| 30 | Winthrop Nat'l Bank, Boston, . | 3,000 | 3,480 00 | 3,000 00 |
| 50 | State National Bank, Boston, . . | 5,000 | 5,233 33 | 5,000 00 |
| 50 | N'l Hide & Leather B'k, Boston, . | 5,000 | 5,275 00 | 5,000 00 |
| 5 | New England N'l B'k, Boston, . . | 500 | 786 25 | 500 00 |
| 11 | National Eagle Bank, Boston, . . | 1,100 | 935 00 | 1,100 00 |
| 50 | N'l B'k of the Republic, Boston, . | 5,000 | 7,300 00 | 5,000 00 |
| 100 | National Bank of the Common- wealth, Boston, | 10,000 | 12,925 00 | 10,000 00 |
| 15 | Mechanics' N'l Bank, Boston, . . | 1,500 | 1,800 00 | 1,500 00 |
| 20 | Merchants' N'l Bank, Boston, . . | 2,000 | 2,860 00 | 2,000 00 |
| 50 | Blackstone N'l Bank, Boston, . . | 5,000 | 4,512 50 | 5,000 00 |
| 16 | Nat'l Exchange Bank, Boston, . . | 1,600 | 1,888 00 | 1,600 00 |
| 5 | Everett Nat'l Bank, Boston, . . . | 500 | 440 00 | 500 00 |
| 50 | Eliot National Bank, Boston, . . | 5,000 | 5,775 00 | 5,000 00 |
| 25 | Shoe & Leather N'l B'k, Boston, . | 2,500 | 2,250 00 | 2,500 00 |
| 5 | First National Bank, Barre, . . . | 500 | 500 00 | 500 00 |
| 29 | Rollstone N'l Bank, Fitchburg, . | 2,900 | 4,350 00 | 2,900 00 |
| 86 | First National Bank, Gardner, . . | 8,600 | 10,750 00 | 8,600 00 |
| 100 | Orange Nat'l Bank, Orange, . . . | 10,000 | 15,000 00 | 10,000 00 |
| 67 | Crocker N'l B'k, Turner's Falls, . | 6,700 | 8,040 00 | 6,700 00 |
| 39 | First Nat'l Bank, Winchendon, . . | 3,900 | 5,850 00 | 3,900 00 |
| 50 | Mechanics' N'l B'k, Worcester, . . | 5,000 | 5,000 00 | 5,000 00 |
| 20 | Citizens' N'l Bank, Worcester, . . | 2,000 | 2,600 00 | 2,000 00 |
| 9 | Leominster Nat'l Bank, Leo- minster, | 900 | 900 00 | 900 00 |
| | | \$110,500 | \$131,683 83 | \$110,500 00 |

Gardner Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$5,000 | \$4,950 00 | \$5,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| Boston & Maine R.R. 7s, . . . | 3,000 | 3,000 00 | 3,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 5,000 | 5,250 00 | 5,000 00 |
| Fitchburg R.R. 4s, . . . | 18,000 | 17,460 00 | 18,000 00 |
| Fitchburg R.R. 4½s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| Fitchburg R.R. 6s, . . . | 5,000 | 5,250 00 | 5,000 00 |
| Old Colony R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Old Colony R.R. 4½s, . . . | 5,000 | 5,025 00 | 5,000 00 |
| Old Colony R.R. 6s, . . . | 5,000 | 5,175 00 | 5,000 00 |
| Old Colony R.R. 7s, . . . | 6,000 | 6,030 00 | 6,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 1,000 | 1,050 00 | 1,000 00 |
| | \$98,000 | \$97,990 00 | \$98,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|-------------|-------------|-------------|
| \$36,162 97 | 2½ per cent. | \$785,329 11 | 5 per cent. | \$19,460 00 | 7 per cent. |
| 5,000 00 | 3 " | 25,000 00 | 5½ " | 10,000 00 | 8 " |
| 85,800 00 | 4 " | 25,022 08 | 5½ " | | |
| 5,000 00 | 4½ " | 108,976 50 | 6 " | | |

Number of loans which are of an amount not exceeding \$3,000 each, 683
 Aggregate amount of the same, \$486,454 04
 Total number of loans upon real estate, 656
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 72,900 90
 Times for the dividends fixed by the by-laws: Tuesday before first
 Wednesday in January and July.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 23,893 12
 year ending Oct. 31, 1893, } 2 per cent., { 24,651 47
 Number of accounts opened during the year ending Oct. 31, 1893, 535
 Number of accounts closed during the year ending Oct. 31, 1893, . 459
 Total number of open accounts Oct. 31, 1893, 4,054
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu-
 sive of taxes), 4,513 09
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1893, 205,357 96
 Number of same, 2,777
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 221,742 30
 Number of same, 2,291
 Date of examination by commissioner: April 25.

GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated May 26, 1868. Present number of corporators, 60.

JOSEPH E. BAILEY, *President.*

ORLANDO B. TENNEY, *Treasurer.*

GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HIRAM N. HARRIMAN,

SHERMAN NELSON,

OLIVER S. BUTLER.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 3 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$10,000 00 | Deposits, . . . | \$622,594 54 |
| Bank stock as per schedule, . | 14,800 00 | Guaranty fund, . | 18,600 00 |
| Loan on bank stock, . . . | 10,000 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, . | 25,000 00 | count, . . . | 4,223 24 |
| Real estate by foreclosure, . . | 8,700 00 | | |
| Loans on real estate, . . . | 413,256 40 | | |
| Loans on personal security, . . | 128,890 35 | | |
| Loans to counties, cities or towns | | | |
| (notes), . . . | 9,500 00 | | |
| Loans on depositors' books, . . | 620 00 | | |
| Deposits in banks, on interest, . | 24,837 09 | | |
| Deposit in bank, not on interest, . | 2,000 00 | | |
| Expense account, . . . | 22 00 | | |
| Cash on hand, . . . | 791 94 | | |
| | \$645,417 78 | | \$645,417 78 |

Cash on Deposits in Banks, amount in each:—

| | |
|---|------------|
| Georgetown National Bank, Georgetown, | \$8,004 27 |
| Essex National Bank, Haverhill, | 10,000 00 |
| Amesbury National Bank, Amesbury, | 5,000 00 |
| First National Bank, Merrimac, | 3,832 82 |

Loan on Bank Stock:—

| | |
|---|---------------|
| On 66 shares Somerville National Bank, Somerville, | } \$10,000 00 |
| On 29 shares Amesbury National Bank, Amesbury, | |
| On 8 shares Second National Bank, Haverhill, | |
| On 10 shares Haverhill Safe Deposit and Trust Company, Haverhill, | |

Georgetown Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| City of Bangor, Me., 6s, . . . | \$2,000 | \$2,000 00 | \$2,000 00 |
| of Bath, Me., 6s, . . . | 2,000 | 2,060 00 | 2,000 00* |
| of Belfast, Me., 6s, . . . | 4,000 | 4,150 00 | 4,000 00* |
| of Concord, N. H., 6s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| of Portland, Me., 6s, . . . | 1,000 | 1,050 00 | 1,000 00 |
| | \$10,000 | \$10,260 00 | \$10,000 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------|----------------------------|------------------|
| 13 | Columbian Nat'l Bank, Boston, | \$1,800 | \$1,400 00 | \$1,300 00 |
| 10 | Market Nat'l Bank, Boston, . | 1,000 | 1,000 00 | 1,000 00 |
| 30 | Manufacturers' N'l B'k, Boston, | 3,000 | 3,000 00 | 3,000 00 |
| 30 | State National Bank, Boston, . | 3,000 | 3,600 00 | 3,000 00 |
| 45 | Georgetown National Bank, Georgetown, . . . | 4,500 | 4,950 00 | 4,500 00 |
| 20 | Ipswich Nat'l Bank, Ipswich, | 2,000 | 2,000 00 | 2,000 00 |
| | | \$14,800 | \$15,950 00 | \$14,800 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------|----------------------------|------------------|
| Concord & Montreal R.R. 4s, . . | \$4,000 | \$4,000 00 | \$4,000 00 |
| Fitchburg R.R. 4s, | 6,000 | 6,000 00 | 6,000 00 |
| Maine Central R.R. 7s, | 4,000 | 5,200 00 | 4,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| Upper Coos R.R. 4s, | 3,000 | 3,000 00 | 3,000 00 |
| Upper Coos R.R. 4½s, | 3,000 | 3,200 00 | 3,000 00 |
| | \$25,000 | \$26,400 00 | \$25,000 00 |

Georgetown Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|-------------|-------------|--------------|-------------|
| \$6,004 27 | 3 per cent. | \$75,850 00 | 5 per cent. | \$363,562 42 | 6 per cent. |
| 10,800 00 | 4 " | 14,000 00 | 5½ " | 4,270 00 | 6½ " |
| 18,592 00 | 4½ " | 48,000 00 | 5½ " | 28,025 15 | 7 " |
| 18,000 00 | 4½ " | | | | |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$5,700 00 |
| Assessed value of the same, | 5,850 00 |
| Net income received from same during year ending Oct. 31, 1893, . . | 149 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 392 | |
| Aggregate amount of the same, | 366,991 75 |
| Total number of loans upon real estate, | 367 |
| Amount of investments for which no income is received, | 2,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 35,227 67 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | 14,477 48 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 14,696 97 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . | 143 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . | 111 |
| Total number of open accounts Oct. 31, 1893, | 1,449 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,052 79 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 82,713 59 |
| Number of same, | 733 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 77,943 10 |
| Number of same, | 873 |
| Date of examination by commissioner: April 7. | |

GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 50.

GEORGE K. NICHOLS, *President.*

HENRY F. WING, *Treasurer.*

HENRY F. WING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE K. NICHOLS,

HORACE S. WARREN,

DANIEL N. GIBBS,

GEO. W. FISHER,

CLARENCE R. PRATT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|--------------|-----------------------------|--------------|
| Bank stock as per schedule, . . . | \$35,460 49 | Deposits, | \$259,306 21 |
| Loan on bank stock, | 3,400 00 | Guaranty fund, | 8,800 00 |
| Loans on real estate, | 96,233 24 | Interest account, | 12,767 47 |
| Loans on personal security, | 88,000 00 | | |
| Loans to counties, cities or towns (notes), | 24,051 38 | | |
| Deposits in banks, on interest, | 30,000 00 | | |
| Deposits in banks, not on interest, | 3,730 57 | | |
| | \$280,875 68 | | \$280,875 68 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| First National Bank, Worcester, | \$10,000 00 |
| Millbury National Bank, Millbury, | 10,000 00 |
| Grafton National Bank, Grafton, | 13,730 57 |

Loan on Bank Stock:—

| | |
|--|------------|
| On 38 shares Grafton National Bank, Grafton, | \$3,400 00 |
|--|------------|

Grafton Savings Bank — Concluded.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---------------------------------|-----------------|-------------------------|--------------------|
| 80 | N'l B'k of Redemption, Boston, | \$3,000 | \$3,855 00 | \$4,187 75 |
| 30 | Nat'l Revere Bank, Boston, . | 3,000 | 3,000 00 | 3,814 00 |
| 20 | State National Bank, Boston, . | 2,000 | 2,160 00 | 2,040 00 |
| 10 | Shawmut Nat'l Bank, Boston, . | 1,000 | 1,260 00 | 1,222 75 |
| 18 | Nat'l Webster Bank, Boston, . | 1,300 | 1,300 00 | 1,476 12 |
| 15 | Howard Nat'l Bank, Boston, . | 1,500 | 1,530 00 | 1,744 50 |
| 10 | North National Bank, Boston, | 1,000 | 1,150 00 | 1,206 25 |
| 38 | Market Nat'l Bank, Boston, . | 3,800 | 3,800 00 | 4,276 00 |
| 28 | N'l B'k of No. America, Boston, | 2,800 | 3,220 00 | 3,200 25 |
| 5 | Manufacturers' N'l B'k, Boston, | 500 | 515 00 | 550 00 |
| 5 | Massachusetts N'l B'k, Boston, | 500 | 500 00 | 677 12 |
| 3 | National City Bank, Boston, . | 300 | 300 00 | 363 25 |
| 10 | Eliot National Bank, Boston, . | 1,000 | 1,250 00 | 1,230 00 |
| 5 | Fourth National Bank, Boston, | 500 | 625 00 | 500 00 |
| 76 | Grafton Nat'l Bank, Grafton, . | 7,600 | 8,740 00 | 7,972 50 |
| 10 | Spencer Nat'l Bank, Spencer, | 1,000 | 1,250 00 | 1,000 00 |
| | | \$30,800 | \$34,455 00 | \$35,460 49 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|-------------|-------------|-------------|
| \$56,989 62 | 4 per cent. | \$34,400 00 | 5 per cent. | \$59,796 00 | 6 per cent. |
| 90,600 00 | 4½ " | | | | |

Number of loans which are of an amount not exceeding \$3,000 each, 79
 Aggregate amount of the same, \$83,433 24
 Total number of loans upon real estate, 84
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 11,974 91
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 5,354 60
 year ending Oct. 31, 1893, } 2 per cent., { 5,272 28
 Number of accounts opened during the year ending Oct. 31, 1893, . 58
 Number of accounts closed during the year ending Oct. 31, 1893, . 72
 Total number of open accounts Oct. 31, 1893, 861
 Total expenses of the corporation for the year ending Oct. 31, 1893 (ex-
 clusive of taxes), 115 75
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1893, 22,381 68
 Number of same, 311
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 40,294 10
 Number of same, 449
 Date of examination by commissioner: May 25.

GRANITE SAVINGS BANK—ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 54.

EBEN G. ABBOTT, *President.*

NATHANIEL RICHARDSON, Jr., *Treasurer.*

JOHN L. WOODFALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EBEN G. ABBOTT,

FRANCIS TARR,

GRAFTON BUTMAN,

HIRAM J. PHILBROOK,

GEORGE A. LOWE.

Open for business Wednesday and Saturday, 10 A.M. to 12 M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . | \$20,538 00 | Deposits, . . . | \$117,307 55 |
| Bank stock as per schedule, . | 5,760 00 | Guaranty fund, . | 1,425 00 |
| Railroad bonds as per schedule, . | 8,319 00 | Profit and loss account, . . . | 172 01 |
| Loans on real estate, . . . | 57,836 00 | | |
| Loans on personal security, . . | 24,500 00 | | |
| Deposit in bank, on interest, . . | 91 58 | | |
| Deposit in bank, not on interest, . | 1,691 27 | | |
| Furniture, | 100 00 | | |
| Cash on hand, | 168 71 | | |
| | <u>\$118,904 56</u> | | <u>\$118,904 56</u> |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| Rockport National Bank, Rockport, | \$1,591 27 |
| Gloucester Safe Deposit and Trust Company, Gloucester, | 91 58 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|-------------------------|------------------|
| City of Bangor, Me, 6s, | \$1,000 | \$1,000 00 | \$1,000 00 |
| of Boston, Mass., 6s, | 2,000 | 2,033 00 | 2,033 00 |
| of Cleveland, Ohio, 6s, | 2,000 | 2,080 00 | 2,080 00 |
| of Keene, N. H., 4s, | 500 | 500 00 | 500 00 |
| of Pawtucket, R. I., 4s, | 2,000 | 2,150 00 | 2,150 00 |
| of Peoria, Ill., 7s, | 1,000 | 1,132 00 | 1,132 00 |

Granite Savings Bank — Continued.*Detailed Statement of Public Funds — Concluded.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|-----------------|----------------------------|--------------------|
| City of Scranton, Pa., 5s, . . . | \$1,000 | \$1,035 00 | \$1,035 00 |
| of Sioux City, Iowa, 4½s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| of Springfield, Ohio, 5s, . . . | 2,000 | 2,050 00 | 2,050 00 |
| of Springfield, Ohio, 6s, . . . | 375 | 391 00 | 391 00 |
| of Waltham, Mass., 4s, . . . | 1,000 | 1,015 00 | 1,015 00 |
| Town of Clinton, Mass., 4s, . . . | 1,000 | 1,023 00 | 1,023 00 |
| of Orange, Mass., 4s, . . . | 2,000 | 2,035 00 | 2,035 00 |
| of Tilton, N. H., 6s, . . . | 500 | 527 00 | 527 00 |
| County of Merrimac, N. H., 4s, . . . | 1,000 | 1,017 00 | 1,017 00 |
| City of Rockford, Ill., 4½s, . . . | 1,500 | 1,550 00 | 1,550 00 |
| | \$19,875 | \$20,538 00 | \$20,538 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|----------------|----------------------------|-------------------|
| 8 | Gloucester N'l B'k, Gloucester, | \$800 | \$1,080 00 | \$1,080 00 |
| 4 | Cape Ann N'l B'k, Gloucester, | 400 | 560 00 | 560 00 |
| 24 | Rockport N'l Bank, Rockport, | 2,400 | 3,120 00 | 3,120 00 |
| 10 | Gloucester Safe Deposit and Trust Company, Gloucester, | 1,000 | 1,000 00 | 1,000 00 |
| | | \$4,600 | \$5,760 00 | \$5,760 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|----------------|----------------------------|-------------------|
| Fitchburg R.R. 4s, | \$2,000 | \$2,032 00 | \$2,032 00 |
| Fitchburg R.R. 5s, | 3,000 | 3,075 00 | 3,075 00 |
| Maine Central R.R. 6s, | 1,000 | 1,050 00 | 1,050 00 |
| Maine Central R.R. 7s, | 1,000 | 1,150 00 | 1,150 00 |
| Old Colony R.R. 7s, | 1,000 | 1,012 00 | 1,012 00 |
| | \$8,000 | \$8,319 00 | \$8,319 00 |

Granite Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|----------------------|--------------------|------------|--------------|-------------|-------------|
| \$91 58 11,800 00 | 3 per cent. 5 " | \$7,000 00 | 5½ per cent. | \$63,536 00 | 6 per cent. |

| | |
|---|-------------|
| Number of loans which are of an amount not exceeding \$3,000 each, 108 | |
| Aggregate amount of the same, | \$69,036 00 |
| Total number of loans upon real estate, 96 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 5,980 20 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 2,030 31 |
| year ending Oct. 31, 1893, } 2 per cent., { | 2,172 99 |
| Number of accounts opened during the year ending Oct. 31, 1893, . 113 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . 64 | |
| Total number of open accounts Oct. 31, 1893, 729 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 418 49 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 30,551 81 |
| Number of same, 534 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 24,171 40 |
| Number of same, 313 | |
| Date of examination by commissioner: October 27. | |

GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 41.

GEORGE CHURCH, *President.*

CHARLES J. TAYLOR, *Treasurer.*

MERRITT I. WHEELER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds: .

A. CHALKLEY COLLINS,

ALFRED S. PASSETT,

JOHN C. WHEELER,

CHAS. J. POTTER,

CHAS. J. TAYLOR.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|-----------------------------|---------------------|
| Public funds as per schedule, . | \$30,000 00 | Deposits, | \$509,612 27 |
| Bank stock as per schedule, . | 49,701 92 | Guaranty fund, | 16,900 00 |
| Loans on bank stock, | 2,697 86 | Interest account, | 14,462 26 |
| Railroad bonds as per schedule, . | 56,000 00 | | |
| Real estate (for banking purposes), | 13,000 00 | | |
| Real estate by foreclosure, | 677 07 | | |
| Loans on real estate, | 282,174 25 | | |
| Loans on personal security, | 74,088 17 | | |
| Loans to counties, cities or towns (notes), | 2,200 00 | | |
| Deposits in banks, on interest, | 23,749 67 | | |
| Deposit in bank, not on interest, | 6,109 26 | | |
| Cash on hand, | 576 33 | | |
| | \$540,974 53 | | \$540,974 53 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| National Bank of Redemption, Boston, | \$2,396 44 |
| Springfield Safe Deposit and Trust Company, Springfield, | 11,300 82 |
| Pynchon National Bank, Springfield, | 10,000 00 |
| Maverick National Bank, Boston, | 52 41 |
| National Mahaiwe Bank, Great Barrington, | 6,109 26 |

Loans on Bank Stock, amount on each:—

| | |
|---|----------|
| On 5 shares National Mahaiwe Bank, Great Barrington, | \$197 86 |
| On 6 shares National Mahaiwe Bank, Great Barrington, | 500 00 |
| On 20 shares National Mahaiwe Bank, Great Barrington, | 600 00 |
| On 16 shares National Mahaiwe Bank, Great Barrington, | 1,400 00 |

Great Barrington Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| City of Bridgeport, Conn., 3½s, | \$10,000 | \$9,000 00 | \$10,000 00* |
| of Chicago, Ill., 4s, | 20,000 | 19,400 00 | 20,000 00 |
| | \$30,000 | \$28,400 00 | \$30,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------|----------------------------|------------------|
| 10 | First National Bank, Adams, | \$1,000 | \$1,300 00 | \$1,280 00 |
| 10 | Faneuil Hall Nat'l B'k, Boston, | 1,000 | 1,200 00 | 1,300 00 |
| 13 | Suffolk National Bank, Boston, | 1,300 | 1,254 00 | 1,300 00 |
| 59 | N'l B'k of Redemption, Boston, | 5,900 | 7,405 00 | 7,080 00 |
| 19 | Hamilton Nat'l Bank, Boston, | 1,900 | 2,166 00 | 2,227 75 |
| 10 | Atlantic Nat'l Bank, Boston, | 1,000 | 1,205 00 | 1,345 00 |
| 54 | New England N'l B'k, Boston, | 5,400 | 8,492 00 | 7,290 00 |
| 66 | Shoe & Leather N'l B'k, Boston, | 6,600 | 5,940 00 | 6,600 00 |
| 14 | National Union Bank, Boston, | 1,400 | 1,806 00 | 1,890 00 |
| 42 | N'l B'k of No. America, Boston, | 4,200 | 4,420 00 | 4,200 00 |
| 25 | Merchants' Nat'l Bank, Boston, | 2,500 | 3,575 00 | 3,392 50 |
| 41 | Nat'l Mahaiwe Bank, Great Barrington, | 4,100 | 5,330 00 | 5,125 00 |
| 48 | Lee National Bank, Lee, | 4,800 | 6,480 00 | 5,816 67 |
| 3 | Pittsfield Nat'l B'k, Pittsfield, | 300 | 480 00 | 405 00 |
| 3 | Housatonic Nat'l Bank, Stock- bridge, | 300 | 480 00 | 450 00 |
| | | \$41,700 | \$51,533 00 | \$49,701 92 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------|----------------------------|------------------|
| Boston & Albany R.R. 6s, | \$1,000 | \$1,015 00 | \$1,000 00 |
| Boston & Lowell R.R. 4s, | 30,000 | 29,500 00 | 30,000 00 |
| Boston & Maine R.R. 4s, | 20,000 | 19,600 00 | 20,000 00 |
| Old Colony R.R. 4s, | 5,000 | 5,000 00 | 5,000 00 |
| | \$56,000 | \$55,115 00 | \$56,000 00 |

Great Barrington Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------------------|---------------------|--------------|-------------|--------------|-------------|
| \$2,448 85 21,300 82 | 2½ per cent. 4 " | \$246,164 92 | 5 per cent. | \$114,995 36 | 6 per cent. |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$13,000 00 |
| Estimated value of the same, | 13,000 00 |
| Assessed value of the same, | 6,800 00 |
| Net income received from same during year ending Oct. 31, 1893, | 454 58 |
| Value by books, of other real estate held, or owned by foreclosure or otherwise, | 677 07 |
| Assessed value of the same, | 1,800 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 247 |
| Aggregate amount of the same, | 210,710 28 |
| Total number of loans upon real estate, | 220 |
| Amount of investments from which no income is received, | 177 67 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 24,873 45 |
| Times for the dividends fixed by the by-laws: first Thursday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 9,496 56 |
| year ending Oct. 31, 1893, } 2 per cent., { | 9,700 01 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 381 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 312 |
| Total number of open accounts Oct. 31, 1893, | 2,152 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,857 92 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 124,763 58 |
| Number of same, | 1,752 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 131,179 07 |
| Number of same, | 1,332 |
| Date of examination by commissioner: November 21. | |

GREENFIELD SAVINGS BANK—GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 30.

ROBERT ABERCROMBIE, *President.*

ALBERT M. GLEASON, *Treasurer.*

CHESTER C. CONANT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM A. FORBES,

A. M. GLEASON,

CHAS. R. LOWELL,

LEVI J. GUNN,

S. B. SLATE.

Open for business every business day, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . . | \$106,500 00 | Deposits, | \$1,835,130 12 |
| Bank stock as per schedule, . . | 130,300 00 | Guaranty fund, . . | 54,200 00 |
| Loans on bank stock, | 39,765 00 | Profit and loss account, | 1,367 66 |
| Railroad bonds as per schedule, . . | 101,000 00 | | |
| Loan on railroad bonds, | 5,000 00 | | |
| Real estate by foreclosure, | 2,808 17 | | |
| Loans on real estate, | 1,123,072 72 | | |
| Loans on personal security, | 281,159 95 | | |
| Loans to counties, cities or towns (notes), | 29,372 82 | | |
| Loans on depositors' books, | 335 00 | | |
| Deposits in banks, on interest, . . | 50,142 64 | | |
| Deposits in banks, not on interest, . . | 3,005 36 | | |
| Expense account, | 1,532 40 | | |
| Interest account, | 434 64 | | |
| Furniture and fixtures, | 1,000 00 | | |
| Premium account, | 15,000 00 | | |
| Cash on hand, | 269 08 | | |
| | \$1,890,697 78 | | \$1,890,697 78 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|-------------|
| Packard National Bank, Greenfield, | \$18,225 62 |
| Franklin County National Bank, Greenfield, | 11,088 34 |
| People's National Bank, Brattleborough, Vt., | 15,695 19 |
| Conway National Bank, Conway, | 133 49 |
| Park National Bank, Holyoke, | 5,000 00 |
| National Bank of Commerce, Boston, | 3,005 36 |

Greenfield Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

| | |
|--|------------|
| On 31 shares Conway National Bank, Conway, | \$3,075 00 |
| On 138 shares Traders' National Bank, Boston, | 10,000 00 |
| On 9 shares Franklin County National Bank, Greenfield, | 740 00 |
| On 24 shares Packard National Bank, Greenfield, | 2,000 00 |
| On 75 shares Park National Bank, Holyoke, | 7,500 00 |
| On 15 shares City National Bank, Holyoke, | 1,500 00 |
| On 100 shares Home National Bank, Holyoke, | 9,300 00 |
| On 5 shares First National Bank, Northampton, | 500 00 |
| On 57 shares Shelburne Falls National Bank, Shelburne Falls, | 5,150 00 |

Loan on Railroad Bonds :—

| | |
|---|------------|
| On \$5,000 Vermont & Massachusetts R.R. 5s, | \$5,000 00 |
|---|------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|----------------------------|---------------------|
| City of Des Moines, Iowa, 5s, | \$7,000 | \$7,000 00 | \$7,000 00 |
| of Milwaukee, Wis., 7s, | 17,000 | 17,850 00 | 17,000 00 |
| of Sioux City, Iowa, 4½s, | 25,000 | 25,000 00 | 25,000 00 |
| of Rutland, Vt., 4½s, | 40,000 | 40,400 00 | 40,000 00 |
| of West Rutland, Vt., 5s, | 17,500 | 18,550 00 | 17,500 00 |
| | \$106,500 | \$108,800 00 | \$106,500 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 37 | Athol National Bank, Athol, | \$3,700 | \$3,885 00 | \$3,700 00 |
| 48 | National Revere Bank, Boston, | 4,800 | 4,800 00 | 4,800 00 |
| 13 | N'l Hide & Leather B'k, Boston, | 1,300 | 1,430 00 | 1,300 00 |
| 6 | National City Bank, Boston, | 600 | 516 00 | 600 00 |
| 18 | Market National Bank, Boston, | 1,800 | 1,620 00 | 1,800 00 |
| 42 | Eliot National Bank, Boston, | 4,200 | 4,956 00 | 4,200 00 |
| 38 | Merchants' Nat'l B'k, Boston, | 3,800 | 5,700 00 | 3,800 00 |
| 15 | Howard Nat'l Bank, Boston, | 1,500 | 1,530 00 | 1,500 00 |
| 10 | Second Nat'l Bank, Boston, | 1,000 | 1,850 00 | 1,000 00 |
| 3 | Washington N'l Bank, Boston, | 300 | 321 00 | 300 00 |
| 50 | Metropolitan N'l B'k, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| 20 | South End Nat'l Bank, Boston, | 2,000 | 1,700 00 | 2,000 00 |
| 52 | N'l B'k of Redemption, Boston, | 5,200 | 6,656 00 | 5,200 00 |
| 12 | First Nat'l Bank, Chicopee, | 1,200 | 1,800 00 | 1,200 00 |
| 41 | Conway Nat'l Bank, Conway, | 4,100 | 5,125 00 | 4,100 00 |
| 34 | First Nat'l Bank, Greenfield, | 3,400 | 6,800 00 | 3,400 00 |
| 138 | Holyoke Nat'l Bank, Holyoke, | 13,800 | 23,460 00 | 13,800 00 |
| 50 | City National Bank, Holyoke, | 5,000 | 5,400 00 | 5,000 00 |

Greenfield Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|------------------|-------------------------|---------------------|
| 14 | Hadley Falls N'l B'k, Holyoke, | \$1,400 | \$2,380 00 | \$1,400 00 |
| 15 | Hampshire County Nat'l Bank, Northampton, | 1,500 | 1,875 00 | 1,500 00 |
| 21 | First Nat'l Bank, Northampton, | 2,100 | 2,730 00 | 2,100 00 |
| 60 | Berkshire N'l B'k, No. Adams, | 6,000 | 6,600 00 | 6,000 00 |
| 50 | Orange Nat'l Bank, Orange, . | 5,000 | 8,500 00 | 5,000 00 |
| 67 | Palmer Nat'l Bank, Palmer, . | 6,700 | 10,050 00 | 6,700 00 |
| 110 | Third Nat'l Bank, Springfield, | 11,000 | 22,550 00 | 11,000 00 |
| 45 | City Nat'l Bank, Springfield, . | 4,500 | 6,750 00 | 4,500 00 |
| 70 | First Nat'l Bank, Springfield, . | 7,000 | 8,400 00 | 7,000 00 |
| 3 | Chicopee Nat'l B'k, Springfield, | 800 | 540 00 | 300 00 |
| 36 | Second Nat'l Bank, Springfield, | 3,600 | 5,472 00 | 3,600 00 |
| 75 | Chapin Nat'l Bank, Springfield, | 7,500 | 12,000 00 | 7,500 00 |
| 10 | Crocker N'l B'k, Turner's Falls, | 1,000 | 1,200 00 | 1,000 00 |
| 50 | Winchester Nat'l Bank, Winchester, N. H., . | 5,000 | 5,500 00 | 5,000 00 |
| 50 | First N'l Bank, Westfield, . | 5,000 | 6,750 00 | 5,000 00 |
| | | \$130,300 | \$183,846 00 | \$130,300 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------------|-------------------------|---------------------|
| Fitchburg R.R. 5s, | \$16,000 | \$16,660 00 | \$16,000 00 |
| Newport & Richford R.R. 5s, | 10,000 | 10,300 00 | 10,000 00* |
| Boston & Lowell R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Old Colony R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| | \$101,000 | \$101,960 00 | \$101,000 00 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|----------------|-------------|-------------|-------------|
| \$30,142 64 | 3 per cent. | \$1,283,497 67 | 5 per cent. | \$75,235 00 | 6 per cent. |
| 10,000 00 | 4 " " | 48,172 82 | 5½ " " | 64,300 00 | 7 " " |
| 17,500 00 | 4½ " " | | | | |

Greenfield Savings Bank — Concluded.

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$2,808 17 |
| Assessed value of the same, | 3,000 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 592 |
| Aggregate amount of the same, | 526,141 01 |
| Total number of loans upon real estate, | 767 |
| Amount of investments from which no income is received, | 6,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 92,493 42 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 34,586 89 |
| year ending Oct. 31, 1893, } 2 per cent., { | 36,085 31 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 792 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 633 |
| Total number of open accounts Oct. 31, 1893, | 4,251 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 4,873 08 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 364,423 37 |
| Number of same, | 3,412 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 379,438 40 |
| Number of same, | 3,070 |
| Date of examination by commissioner: October 13. | |

HAMPDEN SAVINGS BANK—SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 41.

JOHN MULLIGAN, *President.*

P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

R. F. HAWKINS,

JOHN MULLIGAN,

A. J. WRIGHT,

W. H. WRIGHT.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------------|-----------------------|-----------------------|-----------------------|
| Bank stock as per schedule, . . . | \$306,335 00 | Deposits, | \$2,578,815 09 |
| Loans on bank stock, | 30,625 00 | Guaranty fund, . . . | 88,000 00 |
| Railroad bonds as per schedule, . . . | 150,000 00 | Interest account, . . | 8,590 39 |
| Loans on railroad stock, | 43,450 00 | Profit and loss ac- | |
| Railroad notes, | 175,000 00 | count, | 45,303 62 |
| Real estate by foreclosure, | 74,339 67 | | |
| Loans on real estate, | 1,237,670 00 | | |
| Loans on personal security, | 523,579 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 50,000 00 | | |
| Deposits in banks, on interest, . . . | 120,000 00 | | |
| Deposit in bank, not on interest, . . | 4,644 94 | | |
| Expense account, | 2,471 07 | | |
| Cash on hand, | 2,594 42 | | |
| | \$2,720,709 10 | | \$2,720,709 10 |

Cash on Deposit in Banks, amount in each : —

| | |
|--|------------|
| Chicopee National Bank, Springfield, | \$5,000 00 |
| Pynchon National Bank, Springfield, | 10,000 00 |
| Chapin National Bank, Springfield, | 45,000 00 |
| Agawam National Bank, Springfield, | 59,644 94 |
| Holyoke National Bank, Holyoke, | 5,000 00 |

Loans on Bank Stock, amount on each : —

| | |
|---|--------------|
| On 25 shares Chapin National Bank, Springfield, | } \$5,300 00 |
| On 30 shares City National Bank, Springfield, | |
| On 5 shares Ware National Bank, Ware, | 225 00 |
| On 25 shares Third National Bank, Springfield | 2,500 00 |
| On 20 shares Agawam National Bank, Springfield, | 1,800 00 |
| On 30 shares Hampshire County National Bank, Northampton, | 3,000 00 |

Hampden Savings Bank — Continued.

| | | |
|--|---|------------|
| On 15 shares Second National Bank, Springfield, | } | \$2,500 00 |
| On 10 shares Third National Bank, Springfield, | | |
| On 24 shares Agawam National Bank, Springfield, | | 2,000 00 |
| On 10 shares Second National Bank, Springfield, | } | 3,000 00 |
| On 25 shares Chapin National Bank, Springfield, | | |
| On 10 shares Chapin National Bank, Springfield, | | 1,000 00 |
| On 10 shares First National Bank, Springfield, | | 1,000 00 |
| On 6 shares Miller's River National Bank, Athol, | | 150 00 |
| On 24 shares First National Bank, Springfield, | | 2,000 00 |
| On 6 shares Second National Bank, Springfield, | | 500 00 |
| On 3 shares Agawam National Bank, Springfield, | | 250 00 |
| On 28 shares Third National Bank, Springfield, | | 2,500 00 |
| On 25 shares Chapin National Bank, Springfield, | | 1,900 00 |
| On 5 shares Chapin National Bank, Springfield, | | 500 00 |
| On 5 shares First National Bank, Chicopee, | | 500 00 |

Loans on Railroad Stock, amount on each : —

| | |
|---|-------------|
| On 10 shares Boston & Albany R.R., | \$1,500 00 |
| On 50 shares Boston & Albany R.R., | 7,500 00 |
| On 4 shares New York, New Haven & Hartford R.R., | 200 00 |
| On 22 shares Boston & Albany R.R., | 3,000 00 |
| On 56 shares New York, New Haven & Hartford R.R., | 9,000 00 |
| On 35 shares Boston & Albany R.R., | 300 00 |
| On 19 shares Boston & Albany R.R., | 2,350 00 |
| On 100 shares Old Colony R.R., | } 17,200 00 |
| On 100 shares Boston & Providence R.R., | |
| On 10 shares Boston & Albany R.R., | 1,400 00 |
| On 12 shares New York, New Haven & Hartford R.R., | 1,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|-------------------------------------|------------|-------------------------|------------------|
| 28 | First National Bank, Boston, . | \$2,800 | \$6,580 00 | \$2,800 00 |
| 75 | N'l Hide & Leather B'k, Boston, . | 7,500 | 8,850 00 | 7,500 00 |
| 280 | Merchants' Nat'l Bank, Boston, . | 28,000 | 32,890 00 | 27,210 00 |
| 75 | N'l B'k of Commerce, Boston, . | 7,500 | 8,625 00 | 10,865 00 |
| 75 | National Revere Bank, Boston, . | 7,500 | 8,025 00 | 7,500 00 |
| 40 | Nat'l Webster Bank, Boston, . | 4,000 | 4,000 00 | 4,292 00 |
| 50 | N'l B'k of the Republic, Boston, . | 5,000 | 7,550 00 | 6,800 00 |
| 37 | Suffolk Nat'l Bank, Boston, . | 3,700 | 3,700 00 | 4,500 00 |
| 50 | Continental Nat'l B'k, Boston, . | 5,000 | 5,750 00 | 5,300 00 |
| 50 | N'l B'k of Redemption, Boston, . | 5,000 | 6,250 00 | 6,700 00 |
| 50 | Freeman's Nat'l Bank, Boston, . | 5,000 | 5,000 00 | 5,900 00 |
| 50 | State National Bank, Boston, . | 5,000 | 5,250 00 | 5,900 00 |
| 50 | N'l B'k of No. America, Boston, . | 5,000 | 6,250 00 | 5,700 00 |
| 50 | Eliot National Bank, Boston, . | 5,000 | 5,800 00 | 6,100 00 |
| 63 | Shawmut Nat'l Bank, Boston, . | 6,300 | 7,875 00 | 7,600 00 |
| 60 | First Nat'l Bank, Chicopee, . | 6,000 | 9,000 00 | 7,920 00 |
| 33 | Franklin Co. N'l B'k, Greenfield, . | 3,300 | 3,630 00 | 4,550 00 |

Hampden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------|-------------------------|------------------|
| 200 | Holyoke Nat'l Bank, Holyoke, | \$20,000 | \$34,000 00 | \$23,056 00 |
| 40 | Hadley Falls N'l B'k, Holyoke, | 4,000 | 6,000 00 | 4,732 00 |
| 20 | Monson Nat'l Bank, Monson, . | 2,000 | 3,000 00 | 2,200 00 |
| 66 | Hampshire County National Bank, Northampton, . | 6,600 | 8,250 00 | 7,225 00 |
| 30 | First N'l Bank, Northampton, | 3,000 | 4,200 00 | 3,000 00 |
| 40 | First N'l B'k, Norwich, Conn., | 4,000 | 4,800 00 | 5,180 00 |
| 50 | Uncas N'l B'k, Norwich, Conn., | 2,500 | 2,750 00 | 2,900 00 |
| 85 | Thames National Bank, Norwich, Conn., . | 8,500 | 13,600 00 | 12,285 00 |
| 423 | Agawam N'l B'k, Springfield, | 42,300 | 44,415 00 | 46,700 00 |
| 230 | Chapin N'l Bank, Springfield, | 23,000 | 36,800 00 | 24,700 00 |
| 50 | Chicopee N'l B'k, Springfield, | 5,000 | 8,600 00 | 8,600 00 |
| 50 | First Nat'l Bank, Springfield, | 5,000 | 7,000 00 | 6,525 00 |
| 65 | Pyncheon N'l Bank, Springfield, | 6,500 | 11,375 00 | 10,985 00 |
| 74 | Third Nat'l Bank, Springfield, | 7,400 | 16,280 00 | 11,560 00 |
| 75 | Ware National Bank, Ware, . | 7,500 | 9,000 00 | 10,050 00 |
| | | \$253,900 | \$345,095 00 | \$306,835 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------|-------------------------|------------------|
| Boston & Providence R.R. 4s, . | \$50,000 | \$55,000 00 | \$50,000 00 |
| Holyoke & Westfield R.R. 4s, . | 50,000 | 51,000 00 | 50,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, . | 50,000 | 56,000 00 | 50,000 00 |
| | \$150,000 | \$162,000 00 | \$150,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|-------------|----------------|-------------|-------------|-------------|
| \$115,000 00 | 4 per cent. | \$1,770,324 00 | 5 per cent. | \$50,000 00 | 6 per cent. |
| 245,000 00 | 4½ " | | | | |

Hampden Savings Bank — Concluded.

| | |
|---|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$74,339 67 |
| Assessed value of the same, | 52,500 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 1,172 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 335 | . |
| Aggregate amount of the same, | 463,274 00 |
| Total number of loans upon real estate, | 361 |
| Amount of investments from which no income is received, | 39,208 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 127,487 19 |
| Times for the dividends fixed by the by-laws: February 15 and August 15. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 49,961 59 |
| year ending Oct. 31, 1893, } 2 per cent., { | 50,887 74 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,028 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 982 |
| Total number of open accounts Oct. 31, 1893, | 5,140 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 8,468 66 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 465,314 31 |
| Number of same, | 4,184 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 545,608 97 |
| Number of same, | 4,145 |
| Date of examination by commissioner: August 24. | |

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 31.

JOSEPHUS CRAFTS, *President.*

LEWIS WARNER, *Treasurer.*

LEWIS WARNER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPHUS CRAFTS,

JAMES M. FAY,

WILLIAM H. DICKINSON,

J. H. DEMOND,

HENRY A. KIMBALL.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|----------------|----------------------------------|----------------|
| Public funds as per schedule, . | \$35,000 00 | Deposits, | \$1,265,904 72 |
| Bank stock as per schedule, . | 206,225 42 | Guaranty fund, . | 32,800 00 |
| Loans on bank stock, . . . | 24,650 00 | Interest account, . | 7,393 88 |
| Railroad bonds as per schedule, . | 30,000 00 | Profit and loss account, | 18,425 92 |
| Loans on railroad stock, . . . | 1,300 00 | | |
| Loans on real estate, | 863,254 99 | | |
| Loans on personal security, . . | 63,875 00 | | |
| Loans to counties, cities or towns (notes), | 36,100 00 | | |
| Deposits in banks, on interest, . | 59,439 35 | | |
| Expense account, | 3,825 28 | | |
| Cash on hand, | 854 48 | | |
| | <hr/> | | <hr/> |
| | \$1,324,524 52 | | \$1,324,524 52 |

Cash on Deposit in Banks, amount in each : —

| | |
|--|-------------|
| Hampshire County National Bank, Northampton, | \$49,439 35 |
| First National Bank, Easthampton, | 10,000 00 |

Hampshire Savings Bank — Continued.**Loans on Bank Stock, amount on each: —**

| | |
|---|------------|
| On 25 shares Hampshire County National Bank, Northampton, . . . | \$2,300 00 |
| On 22 shares First National Bank, Northampton, . . . | 2,000 00 |
| On 50 shares First National Bank, Easthampton, . . . | 5,000 00 |
| On 5 shares First National Bank, Greenfield, . . . | 500 00 |
| On 7 shares Franklin County National Bank, Greenfield, . . . | 550 00 |
| On 20 shares Conway National Bank, Conway, . . . | 1,500 00 |
| On 128 shares Park National Bank, Holyoke, . . . | 12,800 00 |

Loans on Railroad Bonds, amount on each: —

| | |
|--|-------------|
| On 50 shares Connecticut River R.R., . . . | \$1,000 00* |
| On 2 shares Boston & Albany R.R., . . . | 300 00 |

* A legal investment when made.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| Town of Northampton, Mass., 4s, . | \$35,000 | \$35,600 00 | \$35,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------|-------------------------|------------------|
| 5 | Greylock Nat'l Bank, Adams, | \$500 | \$750 00 | \$750 00 |
| 100 | North National Bank, Boston, | 10,000 | 12,500 00 | 12,661 00 |
| 80 | National Bank of the Commonwealth, Boston, . . . | 8,000 | 11,800 00 | 8,635 00 |
| 22 | Blackstone N'l Bank, Boston, | 2,200 | 2,200 00 | 3,247 50 |
| 38 | Howard Nat'l Bank, Boston, . | 3,800 | 3,465 00 | 3,695 00 |
| 35 | Shawmut Nat'l Bank, Boston, | 3,500 | 4,200 00 | 4,477 50 |
| 32 | N'l Hide & Leather B'k, Boston, | 3,200 | 3,520 00 | 3,797 00 |
| 15 | N'l B'k of Commerce, Boston, | 1,500 | 1,800 00 | 2,505 00 |
| 62 | Tremont Nat'l Bank Boston, . | 6,200 | 6,200 00 | 7,511 00 |
| 35 | Continental N'l Bank, Boston, | 3,500 | 4,200 00 | 4,030 00 |
| 8 | N'l B'k of the Republic, Boston, | 800 | 1,200 00 | 1,032 00 |
| 10 | N'l B'k of No. America, Boston, | 1,000 | 1,200 00 | 1,147 50 |
| 35 | Market Nat'l Bank, Boston, . | 3,500 | 3,395 00 | 4,219 37 |
| 7 | Mt. Vernon Nat'l Bank, Boston, | 700 | 875 00 | 896 00 |
| 44 | Globe National Bank, Boston, | 4,400 | 4,312 00 | 5,651 87 |
| 30 | Merchants' Nat'l Bank, Boston, | 3,000 | 4,350 00 | 4,260 00 |
| 9 | Atlantic Nat'l Bank, Boston, . | 900 | 1,125 00 | 1,221 75 |
| 38 | Atlas National Bank, Boston, | 3,800 | 3,894 00 | 3,902 75 |
| 36 | Eliot National Bank, Boston, . | 3,600 | 4,428 00 | 4,640 00 |
| 7 | Hamilton Nat'l Bank, Boston, | 700 | 805 00 | 906 00 |
| 15 | Massachusetts N'l B'k, Boston, | 1,500 | 1,470 00 | 1,920 00 |
| 30 | Suffolk Nat'l Bank, Boston, . | 3,000 | 3,000 00 | 3,870 00 |
| 22 | Nat'l Revere Bank, Boston, . | 2,200 | 2,310 00 | 2,802 00 |
| 30 | Shoe & Leather N'l Bk, Boston, | 3,000 | 2,850 00 | 3,376 25 |

Hampshire Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------------|-------------------------|---------------------|
| 100 | Third National Bank, Boston, | \$10,000 | \$9,500 00 | \$10,600 93 |
| 50 | Second National Bank, Boston, | 5,000 | 9,500 00 | 7,900 00 |
| 12 | National Eagle Bank, Boston, | 1,200 | 1,080 00 | 1,476 00 |
| 10 | Manufacturers' National Bank, Boston, | 1,000 | 1,000 00 | 1,040 00 |
| 34 | First National Bank, Chicopee, | 3,400 | 4,760 00 | 5,175 00 |
| 100 | First N'l Bank, Easthampton, . | 10,000 | 14,500 00 | 12,420 00 |
| 20 | City National Bank, Holyoke, | 2,000 | 2,200 00 | 2,000 00 |
| 10 | Home Nat'l Bank, Holyoke, . . | 1,000 | 1,100 00 | 1,000 00 |
| 15 | Park National Bank, Holyoke, | 1 500 | 2,325 00 | 2,250 00 |
| 298 | Hampshire County National Bank, Northampton, | 29,800 | 35,760 00 | 29,800 00 |
| 87 | First N'l Bank, Northampton, | 8,700 | 10,875 00 | 11,496 00 |
| 63 | Northampton National Bank, Northampton, | 6,300 | 11,025 00 | 10,702 50 |
| 36 | Agawam N'l B'k, Springfield, | 3,600 | 3,960 00 | 4,497 00 |
| 5 | Chicopee N'l B'k, Springfield, | 500 | 850 00 | 800 00 |
| 50 | John Hancock National Bank, Springfield, | 5,000 | 6,500 00 | 5,898 00 |
| 10 | Berkshire N'l B'k, No. Adams, | 1,000 | 1,000 00 | 1,050 00 |
| 12 | Ware National Bank, Ware, . . | 1,200 | 1,320 00 | 1,624 00 |
| 13 | Union Nat'l Bank, Weymouth, | 1,300 | 1,430 00 | 1,592 50 |
| 28 | Mechanics' N'l B'k, Worcester, | 2,800 | 2,800 00 | 3,749 00 |
| | | \$168,800 | \$207,334 00 | \$206,225 42 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|-----------------|-------------------------|--------------------|
| Boston & Lowell R.R. 4s, | \$10,000 | \$10,000 00 | \$10,000 00 |
| Boston & Providence R.R. 4s, . . | 6,000 | 6,000 00 | 6,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 9,800 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 4,000 | 4,200 00 | 4,000 00 |
| | \$30,000 | \$30,000 00 | \$30,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|------------|-------------|
| \$49,439 35 | 3½ per cent. | \$37,400 00 | 4½ per cent. | \$3,000 00 | 6 per cent. |
| 61,000 00 | 4 " " | 897,779 99 | 5 " " | | |

Hampshire Savings Bank — Concluded.

| | | |
|---|-------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, . | 431 | |
| Aggregate amount of the same, | | \$468,204 99 |
| Total number of loans upon real estate, | 448 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 58,390 44 |
| Times for the dividends fixed by the by-laws: May 15 and November 15. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 23,299 34 |
| year ending Oct. 31, 1893, } 2 per cent., { | | 24,843 49 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 633 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 289 | |
| Total number of open accounts Oct. 31, 1893, | 3,376 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 3,825 28 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 281,551 66 |
| Number of same, | 2,491 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 266,138 18 |
| Number of same, | 2,437 | |
| Date of examination by commissioner: May 23. | | |

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 49.

WOODBURY NOYES, President.**RAYMOND NOYES, Treasurer.****RAYMOND NOYES, Clerk of the Corporation.**

Names of committee charged with the investment of its funds:

EZRA MITCHELL,**WOODBURY NOYES,****JOHN L. HOBSON.**

Open for business every business day, except Saturday, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturday, 9 A.M. to 12.30 P.M.; and for deposits only, 5 to 6.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . . . | \$680,900 00 | Deposits, . . . | \$4,873,399 80 |
| Loans on public funds, . . . | 52,000 00 | Guaranty fund, . . . | 209,000 00 |
| Bank stock as per schedule, . . . | 502,450 00 | Interest account, . . . | 4,282 54 |
| Loans on bank stock, . . . | 60,970 00 | Profit and loss account, . . . | 18,259 12 |
| Railroad bonds as per schedule, . . . | 606,500 00 | Premium account, . . . | 16,599 70 |
| Loans on railroad bonds, . . . | 54,600 00 | | |
| Loans on railroad stock, . . . | 24,000 00 | | |
| Railroad notes, . . . | 150,000 00 | | |
| Loans on real estate, . . . | 1,394,200 00 | | |
| Loans on personal security, . . . | 1,476,550 00 | | |
| Loans to counties, cities or towns (notes), . . . | 23,000 00 | | |
| Deposits in banks, on interest, . . . | 65,227 68 | | |
| Deposit in bank, not on interest, . . . | 20,000 00 | | |
| Expense account, . . . | 20 10 | | |
| Cash on hand, . . . | 11,113 48 | | |
| | \$5,121,531 16 | | \$5,121,531 16 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| National Bank of Redemption, Boston, | \$24,771 73 |
| Haverhill National Bank, Haverhill, | 60,455 85 |

Loans on Public Funds, amount on each:—

| | |
|---|------------|
| On \$3,000 United States 4s, | \$2,000 00 |
| On \$20,000 Fitchburg, Mass., 4s, | 25,000 00 |
| On \$8,000 Meriden, Conn., 4s, | |
| On \$16,000 Haverhill, Mass., 4s, | 25,000 00 |
| On \$10,000 Marlborough, Mass., 4s, | |

Loans on Bank Stock, amount on each:—

| | |
|---|-------------|
| On 125 shares Amesbury National Bank, Amesbury, | \$12,500 00 |
| On 25 shares Amesbury National Bank, Amesbury, | 2,500 00 |
| On 10 shares Powow River National Bank, Amesbury, | 950 00 |
| On 7 shares Boston National Bank, Boston, | 500 00 |
| On 50 shares Faneuil Hall National Bank, Boston, | 5,000 00 |
| On 5 shares Tremont National Bank, Boston, | 375 00 |

Haverhill Savings Bank — Continued.

| | |
|---|-------------|
| On 162 shares Cocheco National Bank, Dover, N. H., | \$11,000 00 |
| On 100 shares Essex National Bank, Haverhill, | 10,000 00 |
| On 22 shares Haverhill Safe Deposit and Trust Company, Haverhill, | 2,200 00 |
| On 15 shares Merchants' National Bank, Haverhill, | 1,500 00 |
| On 15 shares Merrimack National Bank, Haverhill, | 525 00 |
| On 10 shares Merrimack National Bank, Haverhill, | 1,950 00 |
| On 12 shares Haverhill National Bank, Haverhill, | |
| On 50 shares Second National Bank, Haverhill, | 5,000 00 |
| On 30 shares Second National Bank, Haverhill, | 3,000 00 |
| On 27 shares Second National Bank, Haverhill, | 2,700 00 |
| On 10 shares Arlington National Bank, Lawrence, | 1,270 00 |
| On 5 shares Merchants' National Bank, Lawrence, | |

Loans on Railroad Bonds, amount on each :—

| | |
|--|------------|
| On \$7,000 Boston & Maine R.R. 4s, | \$3,300 00 |
| On \$1,000 Boston & Maine R.R. 7s, | 1,000 00 |
| On \$27,000 Boston & Maine R.R. 4s, | 25,000 00 |
| On \$1,000 Old Colony R.R. 6s, | 300 00 |
| On \$20,000 Connecticut & Passumpsic Rivers R.R. 4s, | 25,000 00 |
| On \$8,000 Fitchburg R.R. 4s, | |

Loans on Railroad Stock, amount on each :—

| | |
|--|------------|
| On 16 shares Boston & Albany R.R., | \$2,400 00 |
| On 200 shares Boston & Maine R.R. preferred, | 21,600 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Town of Bradford, Mass., 4s, | \$18,900 | \$18,522 00 | \$18,900 00 |
| of Bradford, Mass., 4½s, | 9,000 | 9,180 00 | 9,000 00 |
| of Brookline, Mass., 6s, | 22,000 | 22,440 00 | 22,000 00 |
| City of Boston, Mass., 4s, | 150,000 | 152,000 00 | 150,000 00 |
| of Cambridge, Mass., 4s, | 40,000 | 40,000 00 | 40,000 00 |
| of Chicago, Ill., 4s, | 100,000 | 98,000 00 | 100,000 00 |
| of Cleveland, Ohio, 5s, | 25,000 | 26,750 00 | 25,000 00 |
| of Danbury, Conn., 4s, | 25,000 | 24,750 00 | 25,000 00 |
| of Dayton, Ohio, 4s, | 25,000 | 23,750 00 | 25,000 00* |
| of Des Moines, Iowa, 4s, | 25,000 | 24,000 00 | 25,000 00 |
| of Des Moines, Iowa, 5s, | 5,000 | 5,000 00 | 5,000 00 |
| of Detroit, Mich., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Fall River, Mass., 5s, | 40,000 | 42,800 00 | 40,000 00 |
| of Fall River, Mass., 6s, | 6,000 | 6,440 00 | 6,000 00 |
| of Haverhill, Mass., 3½s, | 30,000 | 29,400 00 | 30,000 00 |
| of Haverhill, Mass., 4s, | 35,000 | 35,000 00 | 35,000 00 |
| of Haverhill, Mass., 5s, | 10,000 | 10,150 00 | 10,000 00 |
| of Lynn, Mass., 5s, | 5,000 | 5,450 00 | 5,000 00 |
| of Lynn, Mass., 6s, | 10,000 | 10,400 00 | 10,000 00 |
| of New Bedford, Mass., 4s, | 25,000 | 24,500 00 | 25,000 00 |
| of Pawtucket, R. I., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| | \$680,900 | \$683,532 00 | \$680,900 00 |

* A legal investment when made.

Haverhill Savings Bank—Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated . Market Value. | Amount Invested. |
|----------------|--|------------------|------------------------------|---------------------|
| 32 | Andover Nat'l Bank, Andover, | \$3,200 | \$3,520 00 | \$3,200 00 |
| 200 | Atlas National Bank, Boston, . | 20,000 | 23,000 00 | 20,000 00 |
| 205 | Blackstone Nat'l Bank, Boston, | 20,500 | 18,450 00 | 20,500 00 |
| 267 | Boston National Bank, Boston, | 26,700 | 24,564 00 | 26,700 00 |
| 50 | Central Nat'l Bank, Boston, . | 5,000 | 7,350 00 | 5,000 00 |
| 50 | Columbian Nat'l Bank, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| 100 | Continental N'l Bank, Boston, | 10,000 | 11,500 00 | 10,000 00 |
| 50 | Eliot National Bank, Boston, . | 5,000 | 5,750 00 | 5,000 00 |
| 50 | Everett Nat'l Bank, Boston, . | 5,000 | 4,400 00 | 5,000 00 |
| 100 | Faneuil Hall Nat'l B'k, Boston, | 10,000 | 12,000 00 | 10,000 00 |
| 50 | First National Bank, Boston, . | 5,000 | 11,500 00 | 5,000 00 |
| 187 | Fourth National Bank, Boston, | 18,700 | 21,879 00 | 18,700 00 |
| 100 | Globe National Bank, Boston, | 10,000 | 9,200 00 | 10,000 00 |
| 75 | Hamilton Nat'l Bank, Boston, | 7,500 | 8,550 00 | 7,500 00 |
| 150 | Howard Nat'l Bank, Boston, . | 15,000 | 14,850 00 | 15,000 00 |
| 100 | Manufacturers' N'l B'k, Boston, | 10,000 | 9,700 00 | 10,000 00 |
| 50 | Merchants' N'l Bank, Boston, . | 5,000 | 7,150 00 | 5,000 00 |
| 267 | National Bank of No. America, Boston, | 26,700 | 28,035 00 | 26,700 00 |
| 254 | N'l B'k of Redemption, Boston, | 25,400 | 30,988 00 | 25,400 00 |
| 225 | N'l B'k of the Republic, Boston, | 22,500 | 32,850 00 | 22,500 00 |
| 150 | National City Bank, Boston, . | 15,000 | 12,750 00 | 15,000 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 8,500 00 | 10,000 00 |
| 150 | Nat'l Exchange Bank, Boston, | 15,000 | 17,700 00 | 15,000 00 |
| 200 | Nat'l Hide and Leather Bank, Boston, | 20,000 | 21,000 00 | 20,000 00 |
| 50 | Nat'l Webster Bank, Boston, . | 5,000 | 4,500 00 | 5,000 00 |
| 150 | North Nat'l Bank, Boston, . | 15,000 | 16,350 00 | 15,000 00 |
| 150 | Shawmut Nat'l Bank, Boston, . | 15,000 | 16,800 00 | 15,000 00 |
| 75 | Shoe and Leather Nat'l Bank, Boston, | 7,500 | 6,750 00 | 7,500 00 |
| 100 | State National Bank, Boston, . | 10,000 | 10,200 00 | 10,000 00 |
| 150 | Suffolk National Bank, Boston, | 15,000 | 14,400 00 | 15,000 00 |
| 200 | Third National Bank, Boston, . | 20,000 | 17,400 00 | 20,000 00 |
| 30 | First National Bank, Chelsea, | 3,000 | 3,300 00 | 3,000 00 |
| 145 | First Nat'l Bank, Haverhill, . | 14,500 | 19,575 00 | 14,500 00 |
| 375 | Haverhill N'l B'k, Haverhill, . | 37,500 | 63,750 00 | 37,500 00 |
| 360 | Merrimack N'l B'k, Haverhill, | 30,000 | 51,000 00 | 30,000 00 |
| 50 | Bay State N'l B'k, Lawrence, . | 3,750 | 7,000 00 | 3,750 00 |
| 100 | First National Bank, Malden, | 10,000 | 14,500 00 | 10,000 00 |
| | | \$502,450 | \$595,711 00 | \$502,450 00 |

Haverhill Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------------|-------------------------|---------------------|
| Boston & Lowell R.R. 4s, . . . | \$39,000 | \$38,610 00 | \$39 000 00 |
| Boston & Maine R.R. 7s, . . . | 83,500 | 83,500 00 | 83,500 00 |
| Boston & Providence R.R. 4s, . . | 141,000 | 141,000 00 | 141,000 00 |
| Concord & Montreal R.R. 4s, . . | 75,000 | 73,500 00 | 75,000 00 |
| Dexter & Piscataquis R.R. 4s, . . | 15,000 | 14,400 00 | 15,000 00 |
| Fitchburg R.R. 4s, . . . | 50,000 | 48,500 00 | 50,000 00 |
| Fitchburg R.R. 4½s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| Leeds & Farmington R.R. 6s, . . . | 38,000 | 39,140 00 | 38,000 00 |
| Maine Central R.R. 4½s, . . . | 50,000 | 51,000 00 | 50,000 00 |
| Maine Central R.R. 7s, . . . | 10,000 | 11,000 00 | 10,000 00 |
| Old Colony R.R. 4s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| Old Colony R.R. 6s, . . . | 15,000 | 15,600 00 | 15,000 00 |
| Old Colony R.R. 7s, . . . | 5,000 | 5,025 00 | 5,000 00 |
| Portland & Kennebec R.R. 6s, . . | 10,000 | 10,100 00 | 10,000 00 |
| | \$606,500 | \$606,375 00 | \$606,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|--------------|-------------|--------------|
| \$85,227 58 | 3 per cent. | \$50,000 00 | 4½ per cent. | \$50,000 00 | 5½ per cent. |
| 18,000 00 | 4 " | 1,898,320 00 | 5 " | 148,900 00 | 5½ " |
| 112,000 00 | 4½ " | 100,000 00 | 5½ " | 380,450 00 | 6 " |
| 250,900 00 | 4½ " | 175,800 00 | 5½ " | 50,950 00 | 7 " |

Number of loans which are of an amount not exceeding \$3,000 each, . . . 515
 Aggregate amount of the same, \$710,675 00
 Total number of loans upon real estate, 589
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 248,012 41
 Times for the dividends fixed by the by-laws: third Wednesday in April
 and October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 93,425 85
 year ending Oct. 31, 1893, } 2½ per cent., { 117,111 79
 Number of accounts opened during the year ending Oct. 31, 1893, . . . 1,891
 Number of accounts closed during the year ending Oct. 31, 1893, . . . 1,694
 Total number of open accounts Oct. 31, 1893, 13,757
 Total expenses of the corporation for the year ending Oct. 31, 1893 (ex-
 clusive of taxes), 7,078 89
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893, 727,771 00
 Number of same, 10,700
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1893, 863,621 76
 Number of same, 10,784
 Date of examination by commissioner: November 28.

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 62.

C. D. WAITE, *President.*

WILBUR M. PURINGTON, *Treasurer.*

HENRY C. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

BYRON LOOMIS,

GEORGE MARKS,

F. S. WARNER,

WILSON DEWEY,

HENRY L. GRAVES.

Open for business every business day, 10 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1898.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$5,464 91 | Deposits, | \$317,625 02 |
| Bank stock as per schedule, . | 69,369 29 | Guaranty fund, . | 10,500 00 |
| Railroad bonds as per schedule, . | 5,081 89 | Interest account, . | 1,921 93 |
| Real estate by foreclosure, . . | 770 00 | Profit and loss ac- | |
| Loans on real estate, | 184,702 24 | count, | 1,294 99 |
| Loans on personal security, . . | 57,255 98 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 5,625 00 | | |
| Loans on depositors' books, . . | 200 00 | | |
| Deposit in bank, on interest, . | 1,669 29 | | |
| Deposits in banks, not on interest, | 107 84 | | |
| Expense account, | 423 84 | | |
| Cash on hand, | 671 66 | | |
| | \$331,341 94 | | \$331,341 94 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| Hampshire County National Bank, Northampton, | \$1,669 29 |
| Conway National Bank, Conway, | 83 98 |
| Home National Bank, Holyoke, | 23 86 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------|----------------------------|------------------|
| City of Sioux City, Iowa, 6s, | \$5,200 | \$5,500 00 | \$5,464 91 |

Haydenville Savings Bank — Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|-----------------|----------------------------|--------------------|
| 50 | First National Bank, Amherst, | \$5,000 | \$7,650 00 | \$7,520 00 |
| 40 | Conway Nat'l Bank, Conway, | 4,000 | 5,000 00 | 4,721 13 |
| 50 | Danbury N'l Bank, Danbury, Conn. | 5,000 | 6,650 00 | 6,600 00 |
| 43 | First N'l Bank, Easthampton, | 4,300 | 6,235 00 | 5,290 00 |
| 50 | City National Bank, Holyoke, | 5,000 | 5,750 00 | 5,625 00 |
| 60 | Home National Bank, Holyoke, | 6,000 | 7,200 00 | 6,165 00 |
| 70 | First N'l Bank, Northampton, | 7,000 | 8,400 00 | 9,105 50 |
| 50 | Hampshire County National Bank, Northampton, . . . | 5,000 | 6,000 00 | 6,041 66 |
| 18 | Northampton National Bank, Northampton, . . . | 1,800 | 3,150 00 | 3,070 00 |
| 22 | Southington National Bank, Southington, Conn. . . . | 2,200 | 2,420 00 | 2,331 00 |
| 10 | Chicopee N'l B'k, Springfield, | 1,000 | 1,700 00 | 1,700 00 |
| 10 | First Nat'l Bank, Springfield, | 1,000 | 1,450 00 | 1,450 00 |
| 48 | John Hancock National Bank, Springfield, | 4,800 | 6,240 00 | 6,000 00 |
| 25 | Park National Bank, Holyoke, | 2,500 | 3,875 00 | 3,750 00 |
| | | \$54,600 | \$71,720 00 | \$69,369 29 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------|----------------|----------------------------|-------------------|
| Fitchburg R.R. 4s, | \$2,000 | \$2,000 00 | \$1,915 22 |
| Fitchburg R.R. 5s, | 3,000 | 3,165 00 | 3,166 67 |
| | \$5,000 | \$5,165 00 | \$5,081 89 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------------------|-------------|--------------------------|--------------|-------------|
| \$1,669 29 | $\frac{1}{5}$ per cent. | \$69,735 24 | $5\frac{1}{2}$ per cent. | \$158,874 36 | 6 per cent. |
| 19,173 62 | 5 " | | | | |

Haydenville Savings Bank — Concluded.

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$770 00 |
| Assessed value of the same, | 1,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 12 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 370 |
| Aggregate amount of the same, | 193,483 22 |
| Total number of loans upon real estate, | 213 |
| Amount of investments from which no income is received, | 5,160 36 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 17,277 08 |
| Times for the dividends fixed by the by-laws: second Tuesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 6,286 47 |
| year ending Oct. 31, 1893, } 2 per cent., { | 6,243 02 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 169 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 187 |
| Total number of open accounts Oct. 31, 1893, | 1,030 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,585 62 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 63,434 59 |
| Number of same, | 819 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 81,738 17 |
| Number of same, | 839 |
| Date of examination by commissioner: April 8. | |

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 55.

ENOS LORING, *President.*HENRY C. HARDING, *Treasurer.*HENRY C. HARDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ENOS LORING,

EDMUND HERSEY, 2d,

ELIJAH SHUTE,

FRANCIS H. LINCOLN.

Open for business every business day, 8 A.M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$75,000 00 | Deposits, | \$2,131,372 35 |
| Loan on public funds, | 1,000 00 | Guaranty fund, . . | 81,800 00 |
| Bank stock as per schedule, . . | 150,260 00 | Profit and loss account, | 46,179 07 |
| Loan on bank stock, | 5,700 00 | Suspense account, . | 1,466 06 |
| Railroad bonds as per schedule, . | 65,750 00 | | |
| Loans on railroad stock, | 39,300 00 | | |
| Railroad notes, | 50,000 00 | | |
| Real estate (for banking purposes), | 3,000 00 | | |
| Real estate by foreclosure, . . . | 9,890 00 | | |
| Loans on real estate, | 1,099,388 00 | | |
| Loans on personal security, . . . | 632,153 28 | | |
| Loans to counties, cities or towns (notes), | 45,300 00 | | |
| Loans on depositors' books, . . . | 150 00 | | |
| Deposit in bank, on interest, . . | 41,698 60 | | |
| Deposits in banks, not on interest, | 18,345 40 | | |
| Expense account, | 2,711 74 | | |
| Lawrence Duck Company stock,* | 22,000 00 | | |
| Boston & Provincetown Steamship Company stock,* | 300 00 | | |
| Cash on hand, | 870 48 | | |
| | \$2,260,817 48 | | \$2,260,817 48 |

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount on each:—

| | |
|---|-------------|
| Shoe and Leather National Bank, Boston, | \$41,698 60 |
| National Webster Bank, Boston, | 3,924 80 |
| Hingham National Bank, Hingham, | 12,420 60 |

Loan on Public Funds:—

| | |
|--|------------|
| On \$1,000 United States 4s, | \$1,000 00 |
|--|------------|

Hingham Institution for Savings — Continued.**Loan on Bank Stock :—**

On 72 shares Massachusetts National Bank, Boston, \$5,700 00

Loans on Railroad Stock, amount on each :—

On 241 shares Boston & Maine R.R., \$25,000 00

On 138 shares Boston & Maine R.R., 14,800 00

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| City of Boston, Mass., 4s, | \$50,000 | \$50,000 00 | \$50,000 00 |
| of Des Moines, Iowa, 4½s, | 25,000 | 25,000 00 | 25,000 00 |
| | \$75,000 | \$75,000 00 | \$75,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|----------------------------------|------------|----------------------------|------------------|
| 7 | Abington Nat'l B'k, Abington, | \$700 | \$896 00 | \$700 00 |
| 38 | Atlantic Nat'l Bank, Boston, . | 3,800 | 4,579 00 | 3,800 00 |
| 75 | Atlas National Bank, Boston, . | 7,500 | 8,643 75 | 7,500 00 |
| 54 | National City Bank, Boston, . | 5,400 | 4,590 00 | 5,400 00 |
| 82 | N'l B'k of Commerce, Boston, | 8,200 | 9,676 00 | 8,200 00 |
| 100 | National Eagle Bank, Boston, . | 10,000 | 8,500 00 | 10,000 00 |
| 50 | First National Bank, Boston, . | 5,000 | 11,500 00 | 5,000 00 |
| 46 | Globe National Bank, Boston, . | 4,600 | 4,232 00 | 4,600 00 |
| 42 | Hamilton Nat'l B'k, Boston, . | 4,200 | 4,788 00 | 4,200 00 |
| 36 | Market Nat'l Bank, Boston, . | 3,600 | 3,312 00 | 3,600 00 |
| 20 | Massachusetts N'l B'k, Boston, | 2,000 | 1,850 00 | 2,000 00 |
| 75 | Merchants' N'l Bank, Boston, | 7,500 | 10,725 00 | 7,500 00 |
| 20 | New England N'l B'k, Boston, | 2,000 | 3,145 00 | 2,000 00 |
| 80 | N'l B'k of No. America, Boston, | 8,000 | 8,420 00 | 8,000 00 |
| 75 | N'l B'k of the Republic, Boston, | 7,500 | 10,950 00 | 7,500 00 |
| 112 | National Revere Bank, Boston, | 11,200 | 11,200 00 | 11,200 00 |
| 100 | Shoe & Leather N'l B'k, Boston, | 10,000 | 9,000 00 | 10,000 00 |
| 26 | State National Bank, Boston, . | 2,600 | 2,661 75 | 2,600 00 |
| 36 | Suffolk Nat'l Bank, Boston, . | 3,600 | 3,474 00 | 3,600 00 |
| 100 | Tremont Nat'l Bank, Boston, . | 10,000 | 9,500 00 | 10,000 00 |
| 50 | National Union Bank, Boston, | 5,000 | 6,450 00 | 5,000 00 |
| 60 | Nat'l Webster Bank, Boston, . | 6,000 | 5,400 00 | 6,000 00 |
| 20 | Brockton Nat'l B'k, Brockton, . | 2,000 | 2,200 00 | 2,000 00 |
| 30 | First National Bank, Chelsea, . | 3,000 | 3,360 00 | 3,000 00 |
| 178 | Hingham N'l B'k, Hingham, . | 12,460 | 13,350 00 | 12,460 00 |
| 16 | Old Colony N'l B'k, Plymouth, | 1,600 | 2,400 00 | 1,600 00 |
| 28 | Nat'l Union Bank, Weymouth, | 2,800 | 2,800 00 | 2,800 00 |
| | | \$150,260 | \$167,602 50 | \$150,260 00 |

Hingham Institution for Savings — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|-----------------|----------------------------|--------------------|
| Boston & Maine R.R. 7s. | \$11,000 | \$11,000 00 | \$11,000 00 |
| Eastern R.R. 6s. | 6,000 | 7,020 00 | 6,000 00 |
| Old Colony R.R. 7s. | 11,000 | 11,000 00 | 11,000 00 |
| Old Colony R.R. 6s. | 2,000 | 2,085 00 | 2,000 00 |
| Upper Coos R.R. 4½s. | 15,000 | 15,750 00 | 15,750 00 |
| Fitchburg R.R. 5s. | 20,000 | 20,400 00 | 20,000 00 |
| | \$65,000 | \$67,255 00 | \$65,750 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|--------------|--------------|--------------|-------------|
| \$5,953 28 | 0 per cent. | \$141,700 00 | 4½ per cent. | \$127,753 00 | 6 per cent. |
| 41,698 60 | 2½ " | 877,830 00 | 5 " | 31,000 00 | 6½ " |
| 13,000 00 | 4 " | 125,000 00 | 5½ " | 104,105 00 | 7 " |
| 286,950 00 | 4½ " | 159,700 00 | 6½ " | | |

| | |
|---|------------|
| Amount invested in real estate for banking purposes, | \$3,000 00 |
| Estimated value of the same, | 3,000 00 |
| Assessed value of the same, | 2,500 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 9,890 00 |
| Assessed value of the same, | 9,720 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 300 |
| Aggregate amount of the same, | 313,608 00 |
| Total number of loans upon real estate, | 390 |
| Amount of investments from which no income is received, | 17,953 28 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 105,723 35 |
| Times for the dividends fixed by the by-laws: first Tuesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 40,951 46 |
| year ending Oct. 31, 1893, } 2 per cent., { | 41,683 69 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 392 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 328 |
| Total number of open accounts Oct. 31, 1893, | 4,511 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 3,860 06 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 192,011 68 |
| Number of same, | 1,926 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 242,294 91 |
| Number of same, | 2,094 |
| Date of examination by commissioner: October 10. | |

HOLLISTON SAVINGS BANK—HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 58.

DANIEL C. MOWRY, *President.*

ORRIN THOMSON, *Treasurer.*

ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. A. BARTLETT,

URIEL CUTLER,

JOSEPH H. DEWING,

HIRAM LAKE,

CHAS. F. THAYER.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|---------------------|-----------------------------|---------------------|
| Bank stock as per schedule, . . . | \$26,862 50 | Deposits, | \$374,102 47 |
| Loans on bank stock, | 6,300 00 | Guaranty fund, | 19,200 00 |
| Railroad bonds as per schedule, . . . | 25,700 00 | Interest account, | 12,968 89 |
| Real estate by foreclosure, | 6,670 00 | | |
| Loans on real estate, | 235,300 00 | | |
| Loans on personal security, | 65,413 00 | | |
| Loans to counties, cities or towns (notes), | 28,600 00 | | |
| Deposits in banks, on interest, . . . | 5,338 27 | | |
| Deposit in bank, not on interest, . . | 5,000 00 | | |
| Cash on hand, | 1,087 69 | | |
| | \$406,271 36 | | \$406,271 36 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|------------|
| National Bank of the Commonwealth, Boston, | \$1,516 74 |
| Holliston National Bank, Holliston, | 8,821 53 |

Loans on Bank Stock, amount on each :—

| | |
|--|------------|
| On 49 shares Holliston National Bank, Holliston, | \$3,810 00 |
| On 35 shares Central National Bank, Boston, | 2,490 00 |

Holliston Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|------------|-------------------------|------------------|
| 24 | State National Bank, Boston, . | \$2,400 | \$2,448 00 | \$2,400 00 |
| 34 | National Bank of the Commonwealth, Boston, . | 3,400 | 4,352 00 | 3,400 00 |
| 7 | Blackstone Nat'l B'k, Boston, . | 700 | 630 00 | 700 00 |
| 25 | Shoe & Leather N'l B'k, Boston, . | 2,500 | 2,250 00 | 2,462 50 |
| 30 | Home Nat'l Bank, Brockton, . | 3,000 | 4,500 00 | 3,000 00 |
| 30 | Franklin N'l Bank, Franklin, . | 3,000 | 3,300 00 | 3,000 00 |
| 60 | Holliston N'l Bank, Holliston, . | 6,000 | 6,300 00 | 6,000 00 |
| 15 | People's N'l B'k, Marlborough, . | 1,500 | 1,725 00 | 1,500 00 |
| 20 | Blue Hill Nat'l Bank, Milton, . | 2,000 | 2,200 00 | 2,000 00 |
| 24 | Framingham National Bank, South Framingham, . | 2,400 | 3,000 00 | 2,400 00 |
| | | \$26,900 | \$30,705 00 | \$26,862 50 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------|------------|-------------------------|------------------|
| Boston & Maine R.R. 7s, . . . | \$13,000 | \$13,000 00 | \$13,000 00 |
| Fitchburg R.R. 5s, . . . | 4,000 | 4,160 00 | 4,000 00 |
| Old Colony R.R. 7s, . . . | 3,000 | 3,000 00 | 3,000 00 |
| Salem & Lowell R.R. 6s, . . . | 5,700 | 6,099 00 | 5,700 00 |
| | \$25,700 | \$26,259 00 | \$25,700 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|------------|--------------|--------------|-------------|
| \$5,338 27 | 2½ per cent. | \$1,500 00 | 4½ per cent. | \$233,603 00 | 6 per cent. |
| 12,000 00 | 3½ " | 31,300 00 | 5 " | 1,100 00 | 7 " |
| 8,000 00 | 4 " | 37,110 00 | 5½ " | 11,000 00 | 7½ " |

Holliston Savings Bank — Concluded.

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$6 670 00 |
| Assessed value of the same, | 9, 00 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 131 50 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . 293 | |
| Aggregate amount of the same, | 223,513 00 |
| Total number of loans upon real estate, | 270 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1893, | 22,060 05 |
| Times for the dividends fixed by the by-laws: first Tuesday in June and December. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 7,318 02 |
| year ending Oct. 31, 1893, } 2 per cent., { | 7,394 48 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 138 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 166 |
| Total number of open accounts Oct. 31, 1893, | 1,205 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (ex- clusive of taxes), | 1,818 25 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 57,586 63 |
| Number of same, | 849 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 75,175 37 |
| Number of same, | 989 |
| Date of examination by commissioner: June 20. | |

HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 89.

GEORGE W. PRENTISS, *President.*

R. B. JOHNSON, *Treasurer.*

C. W. JOHNSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE W. PRENTISS,

LEVI PERKINS,

WILLIAM WHITING,

ROBERT RUSSELL.

Open for business every business day, 9 A.M. to 4 P.M.; Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|-----------------------|-----------------------|-----------------------|
| Public funds as per schedule, . | \$230,500 00 | Deposits, | \$2,709,200 84 |
| Loan on public funds, | 600 00 | Guaranty fund, . . | 90,000 00 |
| Bank stock as per schedule, . . | 258,200 00 | Interest account, . . | 61,104 55 |
| Loans on bank stock, | 16,000 00 | | |
| Railroad bonds as per schedule, . | 594,900 00 | | |
| Loans on real estate, | 1,279,816 00 | | |
| Loans on personal security, . . | 333,000 00 | | |
| Loans to counties, cities or towns (notes), | 2,000 00 | | |
| Loans on depositors' books, . . | 200 00 | | |
| Deposits in banks, on interest, . | 111,160 06 | | |
| Deposit in bank, not on interest, | 2,533 00 | | |
| Expense account, | 2,575 12 | | |
| Furniture and fixtures, | 5,790 04 | | |
| Premium account, | 7,000 00 | | |
| Cash on hand, | 16,031 17 | | |
| | \$2,860,305 39 | | \$2,860,305 39 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| Holyoke National Bank, Holyoke, | \$52,548 77 |
| National Bank of the Commonwealth, Boston, | 18,611 29 |
| Maverick National Bank, Boston, | 2,533 00 |
| City National Bank, Holyoke, | 30,000 00 |
| Agawam National Bank, Springfield, | 10,000 00 |

Holyoke Savings Bank—Continued.

Loan on Public Funds:—

On \$600 United States Is, \$600 00

Loans on Bank Stock, amount on each:—

On 4 shares Third National Bank, Springfield, \$400 00
 On 25 shares Hampshire National Bank, Northampton, 1,200 00
 On 26 shares Palmer National Bank, Palmer, 2,600 00
 On 20 shares Holyoke National Bank, Holyoke, 2,000 00
 On 27 shares Holyoke National Bank, Holyoke, 2,600 00
 On 3 shares Hadley Falls National Bank, Holyoke, }
 On 10 shares Home National Bank, Holyoke, } 1,200 00
 On 10 shares City National Bank, Holyoke, } 1,000 00
 On 32 shares Holyoke National Bank, Holyoke, }
 On 5 shares Home National Bank, Holyoke, } 5,100 00
 On 15 shares Springfield Safe Deposit and Trust Company, Springfield, . }

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| City of Boston, Mass., 4s, | \$25,000 | \$26,000 00 | \$25,000 00 |
| of Boston, Mass., 6s, | 3,000 | 3,400 00 | 3,000 00 |
| of Chelsea, Mass., 6s, | 1,000 | 1,000 00 | 1,000 00 |
| of Cleveland, Ohio, 6s, | 13,000 | 13,450 00 | 13,000 00 |
| of Dayton, Ohio, 6s, | 23,000 | 23,850 00 | 23,000 00* |
| of Detroit, Mich., 7s, | 8,000 | 9,000 00 | 8,000 00 |
| of Fall River, Mass., 6s, | 3,000 | 3,300 00 | 3,000 00 |
| of Grand Rapids, Mich., 5s, | 30,000 | 30,100 00 | 30,000 00 |
| of Holyoke, Mass., 4s, | 2,000 | 2,000 00 | 2,000 00 |
| of Holyoke, Mass., 6s, | 8,000 | 8,800 00 | 8,000 00 |
| of Lewiston, Me., 5s, | 1,500 | 1,600 00 | 1,500 00 |
| of Milwaukee, Wis., 7s, | 20,000 | 21,000 00 | 20,000 00 |
| of Springfield, Ohio, 5s, | 17,000 | 17,200 00 | 17,000 00 |
| Commonwealth of Massachusetts 5s, | 9,000 | 9,000 00 | 9,000 00 |
| City of Grand Rapids, Mich., 8s, | 10,000 | 10,300 00 | 10,000 00 |
| of Cleveland, Ohio, 7s, | 2,000 | 2,000 00 | 2,000 00 |
| of Cleveland, Ohio, 5s, | 28,000 | 28,300 00 | 28,000 00 |
| of Dayton, Ohio, 5s, | 2,000 | 2,000 00 | 2,000 00* |
| of Pawtucket, R. I., 7s, | 25,000 | 25,500 00 | 25,000 00 |
| | \$230,500 | \$237,800 00 | \$230,500 00 |

* Legal investments when made.

Holyoke Savings Bank — Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 20 | Greylock Nat'l Bank, Adams, | \$2,000 | \$3,000 00 | \$2,000 00 |
| 22 | First National Bank, Adams, . | 2,200 | 3,000 00 | 2,200 00 |
| 50 | First National Bank, Amherst, | 5,000 | 7,500 00 | 5,000 00 |
| 20 | Miller's River N'l B'k, Athol, | 2,000 | 3,800 00 | 2,000 00 |
| 20 | First National Bank, Chicopee, | 2,000 | 3,000 00 | 2,000 00 |
| 37 | Rollstone Nat'l B'k, Fitchburg, | 3,700 | 5,550 00 | 3,700 00 |
| 48 | Franklin County Nat'l Bank, Greenfield, | 4,800 | 4,800 00 | 4,800 00 |
| 5 | First Nat'l Bank, Greenfield, . | 500 | 1,000 00 | 500 00 |
| 2 | First Nat'l Bank, Haverhill, . | 200 | 300 00 | 200 00 |
| 38 | Conway Nat'l Bank, Conway, | 3,800 | 4,750 00 | 3,800 00 |
| 42 | First Nat'l B'k, Easthampton, | 4,200 | 5,000 00 | 4,200 00 |
| 1 | Merrimack N'l B'k, Haverhill, | 100 | 150 00 | 100 00 |
| 380 | Holyoke Nat'l Bank, Holyoke, | 38,000 | 57,000 00 | 38,000 00 |
| 220 | Hadley Falls N'l B'k, Holyoke, | 22,000 | 33,000 00 | 28,800 00 |
| 8 | City National Bank, Holyoke, | 800 | 880 00 | 800 00 |
| 60 | Home Nat'l Bank, Holyoke, . | 6,000 | 6,900 00 | 6,000 00 |
| 17 | Railroad Nat'l Bank, Lowell, . | 1,700 | 2,000 00 | 1,700 00 |
| 25 | Monson Nat'l Bank, Monson, . | 2,500 | 3,750 00 | 2,500 00 |
| 5 | First N'l B'k, Newburyport, . | 500 | 500 00 | 500 00 |
| 100 | Northampton National Bank, Northampton, | 10,000 | 17,500 00 | 13,900 00 |
| 20 | Hampshire County National Bank, Northampton, | 2,000 | 2,400 00 | 2,000 00 |
| 151 | First N'l Bank, Northampton, | 15,100 | 19,630 00 | 18,400 00 |
| 38 | Palmer Nat'l Bank, Palmer, . | 3,800 | 4,700 00 | 3,800 00 |
| 11 | Pittsfield N'l Bank, Pittsfield, | 1,100 | 1,650 00 | 1,100 00 |
| 50 | Agawam N'l B'k, Springfield, . | 5,000 | 5,000 00 | 5,000 00 |
| 97 | Chicopee N'l B'k, Springfield, | 9,700 | 12,800 00 | 12,300 00 |
| 15 | City Nat'l Bank, Springfield, . | 1,500 | 1,875 00 | 1,500 00 |
| 178 | First Nat'l Bank, Springfield, | 17,800 | 23,180 00 | 21,500 00 |
| 50 | Second N'l Bank, Springfield, | 5,000 | 8,000 00 | 9,000 00 |
| 190 | Third Nat'l Bank, Springfield, | 19,000 | 35,600 00 | 28,500 00 |
| 87 | John Hancock National Bank, Springfield, | 8,700 | 10,500 00 | 9,900 00 |
| 97 | Townsend N'l B'k, Townsend, | 9,700 | 11,640 00 | 12,000 00 |
| 26 | Ware National Bank, Ware, . | 2,600 | 3,000 00 | 2,600 00 |
| 4 | First Nat'l Bank, Westfield, . | 400 | 600 00 | 400 00 |
| 50 | First Nat'l Bank, Worcester, . | 5,000 | 8,500 00 | 5,000 00 |
| 25 | Springfield N'l B'k, Springfield, | 2,500 | 3,125 00 | 2,500 00 |
| | | \$220,900 | \$315,580 00 | \$258,200 00 |

Holyoke Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| Boston & Albany R.R. 6s, . . . | \$21,000 | \$21,400 00 | \$21,000 00 |
| Boston & Lowell R.R. 4s, . . . | 19,000 | 19,000 00 | 19,000 00 |
| Boston & Lowell R.R. 5s, . . . | 15,000 | 15,750 00 | 15,000 00 |
| Boston & Lowell R.R. 6s, . . . | 31,000 | 32,500 00 | 31,000 00 |
| Boston & Lowell R.R. 7s, . . . | 22,000 | 23,000 00 | 22,000 00 |
| Boston & Maine R.R. 7s, . . . | 65,500 | 65,500 00 | 65,500 00 |
| Boston, Winthrop & Shore R.R. 5s, | 20,000 | 21,000 00 | 20,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 35,000 | 36,000 00 | 35,000 00 |
| Cheshire R.R. 6s, | 27,000 | 28,100 00 | 27,000 00 |
| Fitchburg R.R. 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Fitchburg R.R. 5s, | 10,000 | 10,400 00 | 10,000 00 |
| Fitchburg R.R. 7s, | 2,000 | 2,000 00 | 2,000 00 |
| Lowell & Lawrence R.R. 6s, . . . | 8,000 | 8,500 00 | 8,000 00 |
| Leeds & Farmington R.R. 6s, . . . | 10,800 | 11,000 00 | 10,800 00 |
| Holyoke & Westfield R.R. 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| Maine Central R.R. 6s, | 5,000 | 5,500 00 | 5,000 00 |
| Maine Central R.R. 7s, | 12,000 | 14,500 00 | 12,000 00 |
| Nashua & Lowell R.R. 5s, | 1,000 | 1,000 00 | 1,000 00 |
| New York, Prov. & Boston R.R. 7s, | 5,000 | 5,800 00 | 5,000 00 |
| Norwich & Worcester R.R. 6s, . . . | 16,000 | 16,800 00 | 16,000 00 |
| Old Colony R.R. 6s, | 81,000 | 83,600 00 | 81,000 00 |
| Old Colony R.R. 7s, | 50,000 | 50,000 00 | 50,000 00 |
| Portland & Kennebec R.R. 6s, . . . | 38,600 | 39,000 00 | 38,600 00 |
| Portland & Ogdensburg R.R. 6s, . . | 25,000 | 27,000 00 | 25,000 00 |
| New Bedford R.R. 7s, | 10,000 | 10,000 00 | 10,000 00 |
| | \$594,900 | \$612,350 00 | \$594,900 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------------------|-----------------------|-----------------------------|-----------------------|----------------------------|-----------------------|
| \$18,611 29 52,648 77 | 2½ per cent. 4 " " | \$40,000 00 1,359,045 00 | 4½ per cent. 5 " " | \$106,596 00 165,975 00 | 5½ per cent. 6 " " |

Number of loans which are of an amount not exceeding \$3,000 each, 254

Aggregate amount of the same, \$306,676 00

Total number of loans upon real estate, 353

Gross amount of interest or profits received or earned, as per books, during

year ending Oct. 31, 1893, 156,865 64

Times for the dividends fixed by the by-laws: third Monday in January
and July.

Holyoke Savings Bank — Concluded.

| | |
|---|-------------|
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | \$51,517 81 |
| year ending Oct. 31, 1893, } 2 per cent., { | 52,824 00 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,676 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,881 |
| Total number of open accounts Oct. 31, 1893, | 7,693 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 7,989 53 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 691,316 00 |
| Number of same, | 13,582 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 814,946 71 |
| Number of same, | 8,917 |
| Date of examination by commissioner: April 24. | |

HOME SAVINGS BANK—BOSTON.

Incorporated March 17, 1869. Present number of corporators, 47.

CHARLES H. ALLEN, *President.*

CHARLES J. HAYDEN, *Treasurer.*

CHARLES J. HAYDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. ALLEN,

NEWTON TALBOT,

THOMAS F. TEMPLE,

ALBERT T. WHITING,

JOHN W. LEIGHTON,

HENRY C. JACKSON.

Open for business every business day, 9 A.M. to 2 P.M., and Saturday, for deposits, till 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . . . | \$139,000 00 | Deposits, . . . | \$4,687,225 75 |
| Bank stock as per schedule, . . . | 402,300 00 | Guaranty fund, . . . | 215,700 00 |
| Loans on bank stock, . . . | 33,000 00 | Interest account, . . . | 34,345 12 |
| Railroad bonds as per schedule, . . . | 152,250 00 | Profit and loss account, . . . | 54,278 75 |
| Loan on railroad bonds, . . . | 5,000 00 | | |
| Loan on railroad stock, . . . | 1,800 00 | | |
| Railroad notes, . . . | 49,110 42 | | |
| Real estate by foreclosure, . . . | 3,000 00 | | |
| Loans on real estate, . . . | 2,231,733 33 | | |
| Loans on personal security, . . . | 1,645,011 37 | | |
| Loans to counties, cities or towns (notes), . . . | 98,916 25 | | |
| Deposits in banks, on interest, . . . | 222,370 08 | | |
| Expense account, . . . | 1,286 25 | | |
| Suspense account, . . . | 104 73 | | |
| Premium account, . . . | 395 00 | | |
| Real estate income account, . . . | 38 88 | | |
| Cash on hand, . . . | 6,233 31 | | |
| | \$4,991,649 62 | | \$4,991,649 62 |

Cash on Deposit in Banks, amount in each:—

Central National Bank, Boston, \$166,866 97*

Boylston National Bank, Boston, 55,503 11

* This amount has since been reduced within the legal limit.

Home Savings Bank — Continued.**Loans on Bank Stock, amount on each:—**

| | |
|--|------------|
| On 32 shares Boylston National Bank, Boston, | \$3,200 00 |
| On 100 shares Broadway National Bank, Boston, | 10,000 00 |
| On 20 shares Central National Bank, Boston, | 2,000 00 |
| On 40 shares Central National Bank, Boston, | 3,500 00 |
| On 50 shares Fitchburg National Bank, Fitchburg, | 5,000 00 |
| On 7 shares Globe National Bank, Boston, | 500 00 |
| On 15 shares National Market Bank, Brighton, | 600 00 |
| On 25 shares Miller's River National Bank, Athol, | 5,000 00 |
| On 25 shares Fitchburg National Bank, Fitchburg, | |
| On 15 shares National Security Bank, Boston, | 1,600 00 |
| On 9 shares Taunton National Bank Taunton, | 1,700 00 |
| On 8 shares Bristol County National Bank, Taunton, | |

Loan on Railroad Bonds:—

| | |
|---------------------------------------|------------|
| On \$6,000 Eastern R.R. 6s, | \$5,000 00 |
|---------------------------------------|------------|

Loan on Railroad Stock:—

| | |
|--|------------|
| On 45 shares Fitchburg R.R., | \$1,800 00 |
|--|------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|----------------------------|---------------------|
| City of Bay City, Mich., 8s, | \$5,500 | \$6,960 00 | \$5,500 00 |
| of Boston, Mass., 6s, | 7,000 | 7,000 00 | 7,000 00 |
| of Cambridge, Mass., 6s, | 1,000 | 1,025 00 | 1,000 00 |
| of Chicago, Ill., 7s, | 8,000 | 8,100 00 | 8,000 00 |
| of Cleveland, Ohio, 5s, | 17,000 | 17,680 00 | 17,000 00 |
| of Cleveland, Ohio, 6s, | 2,000 | 2,070 00 | 2,000 00 |
| of Dayton, Ohio, 5s, | 25,000 | 25,125 00 | 25,000 00* |
| of Dayton, Ohio, 6s, | 23,000 | 23,250 00 | 23,000 00* |
| of Indianapolis, Ind., 7 ³ / ₈ s, | 4,000 | 4,120 00 | 4,000 00 |
| of Lawrence, Mass., 6s, | 2,000 | 2,020 00 | 2,000 00 |
| of Springfield, Mass., 7s, | 2,000 | 2,260 00 | 2,000 00 |
| of Springfield, Ohio, 5s, | 5,000 | 5,035 00 | 5,000 00 |
| of Springfield, Ohio, 6s, | 12,000 | 12,370 00 | 12,000 00 |
| Town of Hyde Park, Mass., 4s, | 2,000 | 2,000 00 | 2,000 00 |
| of St. Johnsbury, Vt., 4 ¹ / ₂ s, | 5,000 | 5,000 00 | 5,000 00 |
| City of Milwaukee, Wis., 5s, | 8,500 | 8,500 00 | 8,500 00 |
| of Canton, Ohio, 5s, | 10,000 | 10,000 00 | 10,000 00 |
| | \$139,000 | \$142,515 00 | \$139,000 00 |

* Legal investments when made.

Home Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|------------------------------------|------------------|-------------------------|---------------------|
| 50 | Atlantic Nat'l Bank, Boston, . | \$5,000 | \$6,025 00 | \$5,000 00 |
| 200 | Atlas National Bank, Boston, . | 20,000 | 23,050 00 | 20,000 00 |
| 100 | Blackstone Nat'l Bank, Boston, . | 10,000 | 9,025 00 | 10,000 00 |
| 50 | Boston National Bank, Boston, . | 5,000 | 4,650 00 | 5,000 00 |
| 75 | Columbian N'l Bank, Boston, . | 7,500 | 7,500 00 | 7,500 00 |
| 23 | Continental N'l Bank, Boston, . | 2,300 | 2,639 25 | 2,300 00 |
| 100 | Eliot National Bank, Boston, . | 10,000 | 11,550 00 | 10,000 00 |
| 70 | Everett Nat'l Bank, Boston, . | 7,000 | 6,422 50 | 7,000 00 |
| 125 | First National Bank, Boston, . | 12,500 | 29,687 50 | 12,500 00 |
| 100 | Freeman's Nat'l Bank, Boston, . | 10,000 | 10,600 00 | 10,000 00 |
| 160 | Hamilton Nat'l Bank, Boston, . | 16,000 | 18,240 00 | 16,000 00 |
| 100 | N'l Hide & Leather B'k, Boston, . | 10,000 | 10,550 00 | 10,000 00 |
| 150 | Howard Nat'l Bank, Boston, . | 15,000 | 14,850 00 | 15,000 00 |
| 50 | Nat'l Market Bank, Brighton, . | 5,000 | 4,487 50 | 5,000 00 |
| 150 | Market Nat'l Bank, Boston, . | 15,000 | 13,800 00 | 15,000 00 |
| 75 | Mt. Vernon N'l Bank, Boston, . | 7,500 | 9,909 38 | 7,500 00 |
| 50 | Massachusetts N'l B'k, Boston, . | 5,000 | 4,750 00 | 5,000 00 |
| 200 | Merchants' Nat'l Bank, Boston, . | 20,000 | 28,600 00 | 20,000 00 |
| 200 | New England N'l B'k, Boston, . | 20,000 | 31,450 00 | 20,000 00 |
| 200 | North National Bank, Boston, . | 20,000 | 21,800 00 | 20,000 00 |
| 50 | N'l B'k of No. America, Boston, . | 5,000 | 5,262 50 | 5,000 00 |
| 150 | N'l B'k of Redemption, Boston, . | 15,000 | 18,825 00 | 15,000 00 |
| 200 | N'l B'k of the Republic, Boston, . | 20,000 | 29,500 00 | 20,000 00 |
| 150 | National Revere Bank, Boston, . | 15,000 | 15,000 00 | 15,000 00 |
| 400 | Second National Bank, Boston, . | 40,000 | 72,400 00 | 40,000 00 |
| 200 | Shawmut Nat'l Bank, Boston, . | 20,000 | 22,400 00 | 20,000 00 |
| 100 | Shoe & Leather N'l B'k, Boston, . | 10,000 | 9,000 00 | 10,000 00 |
| 100 | State National Bank, Boston, . | 10,000 | 10,325 00 | 10,000 00 |
| 70 | Suffolk National Bank, Boston, . | 7,000 | 6,475 00 | 7,000 00 |
| 200 | Tremont Nat'l Bank, Boston, . | 20,000 | 18,800 00 | 20,000 00 |
| 125 | National Union Bank, Boston, . | 12,500 | 16,218 75 | 12,500 00 |
| 50 | Nat'l Webster Bank, Boston, . | 5,000 | 4,575 00 | 5,000 00 |
| | | \$402,300 | \$498,367 38 | \$402,300 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|-------------------------|------------------|
| Boston & Albany R.R. 6s, . . . | \$3,000 | \$3,045 00 | \$3,000 00 |
| Boston & Lowell R.R. 6s, . . . | 1,000 | 1,035 00 | 1,000 00 |
| Boston & Lowell R.R. 7s, . . . | 3,000 | 3,090 00 | 3,000 00 |
| Boston & Maine R.R. 7s, . . . | 21,000 | 21,000 00 | 20,950 00 |
| Cheshire R.R. 6s, | 26,500 | 27,295 00 | 26,500 00 |

Home Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|-------------------------|------------------|
| Dexter & Piscataquis R.R. 4s, . | \$10,000 | \$9,600 00 | \$10,000 00 |
| Fall River R.R. 5s, | 1,000 | 1,000 00 | 1,000 00* |
| Fitchburg R.R. 4s, | 38,000 | 36,955 00 | 38,000 00 |
| Fitchburg R.R. 5s, | 3,000 | 3,150 00 | 3,000 00 |
| Fitchburg R.R. 7s, | 4,000 | 4,020 00 | 4,000 00 |
| Leeds & Farmington R.R. 6s, | 13,800 | 14,214 00 | 13,800 00 |
| Lowell & Lawrence R.R. 6s, . | 2,000 | 2,100 00 | 2,000 00 |
| Old Colony R.R. 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Old Colony R.R. 7s, | 6,000 | 6,030 00 | 6,000 00 |
| Portland & Ogdensburg R.R. 6s, | 1,000 | 1,080 00 | 1,000 00 |
| Old Colony R.R. 6s, | 1,000 | 1,050 00 | 1,000 00 |
| Fitchburg R.R. 6s, | 3,000 | 3,150 00 | 3,000 00 |
| | \$152,300 | \$152,814 00 | \$152,250 00 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|----------------|-------------|------------|--------------|
| \$222,370 08 | 2½ per cent. | \$1,188,458 33 | 5 per cent. | \$9,713 12 | 6½ per cent. |
| 20,000 00 | 4 " | 88,400 00 | 5½ " | 190,316 09 | 7 " |
| 20,000 00 | 4½ " | 50,000 00 | 5½ " | 114,310 25 | 7½ " |
| 121,500 00 | 4½ " | 640,633 33 | 5½ " | 165,148 97 | 7½ " |
| 563,107 53 | 4½ " | 40,000 00 | 5½ " | 10,000 00 | 7½ " |
| 199,600 00 | 4½ " | 340,296 25 | 6 " | 137,000 00 | 8 " |
| 50,000 00 | 4½ " | 116,087 50 | 6½ " | | |

Value, by books, of real estate held or owned by foreclosure or otherwise, \$3,000 00
 Assessed value of the same, 4,400 00
 Net income received from same during year ending Oct. 31, 1893, . . . 113 59
 Number of loans which are of an amount not exceeding 3,000 each, 222
 Aggregate amount of the same, 365,050 00
 Total number of loans upon real estate, 395
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1893, 246,023 69
 Times for the dividends fixed by the by-laws: second Wednesday in April
 and October.

Home Savings Bank — Concluded.

| | | |
|---|----------------|--------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$86,308 48 |
| year ending Oct. 31, 1893, | 2 per cent., { | 87,556 46 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,987 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 2,348 | |
| Total number of open accounts Oct. 31, 1893, | 20,025 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 20,709 73 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 1,343,013 24 |
| Number of same, | 18,906 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 1,393,904 99 |
| Number of same, | 16,638 | |
| Date of examination by commissioner: April 1. | | |

HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARCHER *President.*W. W. RICHMOND, *Treasurer.*GEO. P. LAWRENCE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL J. BARBER,

TIMOTHY COLLINS,

W. W. BUTLER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturday, until 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$25,000 00 | Deposits, | \$512,325 08 |
| Bank stock as per schedule, . | 7,200 00 | Guaranty fund, . | 10,384 07 |
| Real estate (for banking purposes), | 53,665 70 | Interest account, . | 13,012 56 |
| Loans on real estate, | 318,323 86 | | |
| Loans on personal security, . | 100,603 72 | | |
| Loans to counties, cities or towns (notes), | 5,000 00 | | |
| Deposit in bank, not on interest, . | 2,287 29 | | |
| Premium account, | 2,725 00 | | |
| Furniture and fixtures, | 6,237 11 | | |
| Cash on hand, | 14,679 53 | | |
| | \$535,721 71 | | \$535,721 71 |

Cash on Deposit in Bank:—

Berkshire National Bank, North Adams, \$2,287 29

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|-------------------------|--------------------|
| City of Bay City, Mich., 5s, . . . | \$10,000 | \$11,100 00 | \$10,000 00 |
| of Cleveland, Ohio, 4s, | 2,000 | 2,100 00 | 2,000 00 |
| of Columbus, Ohio, 4s, | 1,000 | 1,000 00 | 1,000 00* |
| of Lynn, Mass., 4s, | 2,000 | 2,000 00 | 2,000 00 |
| of Sioux City, Iowa, 4½s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| of Terre Haute, Ind., 4½s, . . . | 5,000 | 5,300 00 | 5,000 00 |
| | \$25,000 | \$26,700 00 | \$25,000 00 |

* A legal investment when made.

Hoosac Savings Bank—Concluded.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|------------------------------|------------|----------------------------|------------------|
| 19 | Adams N'l Bank, No. Adams, | \$1,900 | \$2,128 00 | \$1,900 00 |
| 53 | Berkshire N'l B'k, N. Adams, | 5,300 | 5,300 00 | 5,300 00 |
| | | \$7,200 | \$7,428 00 | \$7,200 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|-------------|--------------|-------------|---------|-------|
| \$245,079 97 | 5 per cent. | \$178,847 11 | 6 per cent. | — | — |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$53,665 70 |
| Estimated value of the same, | 68,000 00 |
| Assessed value of the same, | 29,410 00 |
| Net income received from same during year ending Oct. 31, 1893, | 453 20 |
| Number of loans which are of an amount not exceeding \$3,000 each, 251 | |
| Aggregate amount of the same, | 229,637 53 |
| Total number of loans upon real estate, | 208 |
| Amount of investments from which no income is received, | 5,300 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 25,730 50 |
| Times for the dividends fixed by the by-laws: June 1 and December 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 9,062 35 |
| year ending Oct. 31, 1893, } 2 per cent., { | 9,708 75 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 764 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 590 |
| Total number of open accounts Oct. 31, 1893, | 2,978 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,800 16 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 248,992 75 |
| Number of same, | 4,937 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 255,878 84 |
| Number of same, | 2,065 |
| Date of examination by commissioner: June 23. | |

HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 31.

ALVAN A. SWEET, *President.*WEBSTER W. PAGE, *Treasurer.*WEBSTER W. PAGE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALVAN A. SWEET,

LOWELL B. MAYBRY,

ALONZO CORBURN,

W. A. FRAIL,

CHARLES H. MORSE,

M. V. PHIPPS.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . . . | \$24,500 00 | Deposits, . . . | \$374,120 02 |
| Bank stock as per schedule, . . . | 57,425 24 | Guaranty fund, . . . | 14,534 36 |
| Loans on bank stock, . . . | 500 00 | Profit and loss account, . . . | 10,513 65 |
| Railroad bonds as per schedule, . . . | 73,000 00 | | |
| Real estate by foreclosure, . . . | 484 42 | | |
| Loans on real estate, . . . | 210,400 00 | | |
| Loans on personal security, . . . | 4,500 00 | | |
| Loans to counties, cities or towns (notes), . . . | 10,000 00 | | |
| Deposit in bank, on interest, . . . | 15,768 78 | | |
| Deposit in bank, not on interest, . . . | 1,000 00 | | |
| Expense account, . . . | 1,016 54 | | |
| Cash on hand, . . . | 573 06 | | |
| | \$399,168 03 | | \$399,168 03 |

Cash on Deposit in Bank : —

Hopkinton National Bank, Hopkinton, \$16,768 78

Loan on Bank Stock : —

On 7 shares Hopkinton National Bank, Hopkinton, \$500 00

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|-----------------|-------------------------|--------------------|
| City of Bangor, Me., 6s, . . . | \$5,000 | \$5,850 00 | \$5,000 00 |
| of Belfast, Me., 6s, . . . | 3,500 | 3,745 00 | 3,500 00* |
| of Dayton, Ohio, 4s, . . . | 5,000 | 5,250 00 | 5,000 00* |
| of Portland, Me., 6s, . . . | 6,000 | 7,080 00 | 6,000 00 |
| County of Aroostook, Me., 4½s, . . . | 5,000 | 5,100 00 | 5,000 00 |
| | \$24,500 | \$27,025 00 | \$24,500 00 |

* Legal investments when made.

Hopkinton Savings Bank—Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|----------------------------------|-----------------|-------------------------|--------------------|
| 10 | Greylock Nat'l Bank, Adams, | \$1,000 | \$1,500 00 | \$1,500 00 |
| 50 | Atlantic Nat'l Bank, Boston, . | 5,000 | 6,025 00 | 6,500 00 |
| 61 | Atlas National Bank, Boston, . | 6,100 | 7,030 25 | 7,320 00 |
| 50 | Continental Nat'l B'k, Boston, | 5,000 | 5,737 50 | 5,900 00 |
| 25 | Everett Nat'l Bank, Boston, . | 2,500 | 2,200 00 | 2,500 00 |
| 15 | Faneuil Hall N'l B'k, Boston, . | 1,500 | 1,800 00 | 1,950 00 |
| 13 | N'l Hide & Leather B'k, Boston, | 1,300 | 1,371 50 | 1,404 00 |
| 16 | Howard Nat'l Bank, Boston, . | 1,600 | 1,584 00 | 1,600 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,100 00 | 6,250 00 |
| 15 | N'l B'k of the Republic, Boston, | 1,500 | 2,190 00 | 1,950 00 |
| 10 | Nat'l Exchange Bank, Boston, | 1,000 | 1,180 00 | 1,300 00 |
| 38 | National Revere Bank, Boston, | 3,800 | 3,800 00 | 3,800 50 |
| 40 | North National Bank, Boston, . | 4,000 | 4,360 00 | 5,000 00 |
| 60 | Shawmut Nat'l B'k, Boston, . | 6,000 | 6,720 00 | 7,200 74 |
| 25 | Franklin Nat'l Bank, Franklin, | 2,500 | 2,750 00 | 2,750 00 |
| 5 | Natick National Bank, Natick, | 500 | 625 00 | 500 00 |
| | | \$48,300 | \$54,973 25 | \$57,425 24 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|-----------------|-------------------------|--------------------|
| Boston & Maine R.R. 4s, | \$5,000 | \$4,900 00 | \$5,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 10,000 | 10,500 00 | 10,000 00 |
| Boston & Lowell R.R. 4s, | 10,000 | 9,800 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,150 00 | 5,000 00 |
| Nashua & Lowell R.R. 5s, | 10,000 | 10,400 00 | 10,000 00 |
| Newport & Richford R.R. 5s, . . . | 10,000 | 10,300 00 | 10,000 00* |
| Old Colony R.R. 7s, | 1,000 | 1,005 00 | 1,000 00 |
| Old Colony R.R. 6s, | 2,000 | 2,070 00 | 2,000 00 |
| Salem & Lowell R.R. 6s, | 10,000 | 10,700 00 | 10,000 00 |
| | \$73,000 | \$74,625 00 | \$73,000 00 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|-------------|-------------|
| \$15,768 78 | 2½ per cent. | \$34,950 00 | 5½ per cent. | \$83,150 00 | 6 per cent. |
| 107,300 00 | 5 " | | | | |

Hopkinton Savings Bank — Concluded.

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$484 42 |
| Assessed value of the same, | 750 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 182 | |
| Aggregate amount of the same, | 125,500 00 |
| Total number of loans upon real estate, 198 | |
| Amount of investments from which no income is received, | 484 42 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 20,596 31 |
| Times for the dividends fixed by the by-laws: first Saturday in May and November. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 7,041 29 |
| year ending Oct. 31, 1893, } 2 per cent., { | 7,256 03 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 174 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 148 |
| Total number of open accounts Oct. 31, 1893, | 1,217 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,993 06 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 65,515 29 |
| Number of same, | 828 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 71,340 68 |
| Number of same, | 820 |
| Date of examination by commissioner: June 19. | |

HUDSON SAVINGS BANK—HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 38.

EDMUND M. STOWE, *President.*

DANIEL W. STRATTON, *Treasurer.*

FRED O. WELSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDMUND M. STOWE,

JOSEPH S. BRADLEY,

HORACE E. STOWE,

LUMAN T. JEFFS,

GEORGE B. COCHRAN.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; Saturday,
9 A.M. to 12 M.; 1 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$100,400 00 | Deposits, . . . | \$729,402 24 |
| Bank stock as per schedule, . | 55,600 00 | Guaranty fund, . | 17,200 00 |
| Loan on bank stock, . . . | 500 00 | Interest account, . | 3,990 59 |
| Railroad bonds as per schedule, . | 92,000 00 | Profit and loss ac- | |
| Real estate by foreclosure, . | 411 97 | count, . . . | 11,737 83 |
| Loans on real estate, . . . | 436,200 00 | | |
| Loans on personal security, . | 21,250 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 49,200 00 | | |
| Deposit in bank, on interest, . | 5,300 00 | | |
| Deposit in bank, not on interest, . | 49 94 | | |
| Expense account, | 172 80 | | |
| Cash on hand, | 1,246 25 | | |
| | \$762,330 66 | | \$762,330 66 |

Cash on Deposit in Bank : —

Hudson National Bank, Hudson, \$5,349 94

Loan on Bank Stock : —

On 8 shares Hudson National Bank, Hudson, \$500 00

Hudson Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------|----------------------------|------------------|
| Town of Clinton, Mass., 4s, . . | \$12,000 | \$12,000 00 | \$12,000 00 |
| of Hopkinton, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Melrose, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| City of Cleveland, Ohio, 6s, . . | 5,000 | 5,150 00 | 5,000 00 |
| of Columbus, Ohio, 4s, . . | 7,000 | 6,650 00 | 7,000 00* |
| of Fall River, Mass., 5s, . . | 5,000 | 5,600 00 | 5,000 00 |
| of Fall River, Mass., 6s, . . | 2,000 | 2,150 00 | 2,000 00 |
| of Grand Rapids, Mich., 5s, . . | 5,000 | 5,150 00 | 5,000 00 |
| of Taunton, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Brockton, Mass., 4s, . . | 20,400 | 20,400 00 | 20,400 00 |
| of Chicago, Ill., 4s, . . | 5,000 | 4,850 00 | 5,000 00 |
| of Springfield, Ohio, 5s, . . | 5,000 | 5,250 00 | 5,000 00 |
| Town of Chicopee, Mass., 4s., . . | 4,000 | 4,000 00 | 4,000 00 |
| City of Marlborough, Mass, 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| | \$100,400 | \$101,200 00 | \$100,400 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| Nr. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---------------------------------|------------|----------------------------|------------------|
| 25 | Howard Nat'l Bank, Boston, . | \$2,500 | \$2,475 00 | \$2,500 00 |
| 4 | Shoe & Leather N'l B'k, Boston, | 400 | 360 00 | 400 00 |
| 60 | State National Bank, Boston, . | 6,000 | 6,142 50 | 6,000 00 |
| 60 | Third National Bank, Boston, . | 6,000 | 5,220 00 | 6,000 00 |
| 27 | Nat'l Webster Bank, Boston, . | 2,700 | 2,430 00 | 2,700 00 |
| 37 | Old Boston Nat'l Bank, Boston, | 3,700 | 3,663 00 | 3,700 00 |
| 75 | Hudson Nat'l Bank, Hudson, . | 7,500 | 8,625 00 | 7,500 00 |
| 50 | National City Bank, Lynn, . . | 5,000 | 9,750 00 | 5,000 00 |
| 52 | First National Bank, Chelsea, | 5,200 | 5,213 00 | 5,200 00 |
| 50 | People's N'l B'k, Marlborough, | 5,000 | 5,750 00 | 5,000 00 |
| 25 | Boston Nat'l Bank, Boston, . | 2,500 | 2,312 50 | 2,500 00 |
| 50 | N'l B'k of No. America, Boston, | 5,000 | 5,262 50 | 5,000 00 |
| 35 | N'l Hide & Leather B'k, Boston, | 3,500 | 3,692 50 | 3,500 00 |
| 6 | North National Bank, Boston, . | 600 | 654 00 | 600 00 |
| | | \$55,600 | \$61,550 00 | \$55,600 00 |

Hudson Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|-------------------------|------------------|
| Boston & Lowell R.R. 5s, . . . | \$5,000 | \$5,150 00 | \$5,000 00 |
| Boston & Maine R.R. 4s, . . . | 16,000 | 15,680 00 | 16,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 10,000 | 10,500 00 | 10,000 00 |
| Cheshire R.R. 6s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| Concord & Montreal R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| Eastern R.R. 6s, . . . | 5,000 | 5,850 00 | 5,000 00 |
| Fitchburg R.R. 5s, . . . | 20,000 | 20,840 00 | 20,000 00 |
| Old Colony R.R. 6s, . . . | 6,000 | 6,300 00 | 6,000 00 |
| Upper Coos R.R. 4½s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Troy & Boston R.R. 7s, . . . | 5,000 | 6,750 00 | 5,000 00 |
| | \$92,000 | \$96,070 00 | \$92,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|--------------|-------------|----------|--------------|
| \$5,300 00 | 2½ per cent. | \$144,575 00 | 5 per cent. | \$100 00 | 6½ per cent. |
| 19,200 00 | 4 " " | 187,500 00 | 5½ " " | 1,150 00 | 7 " " |
| 30,000 00 | 4½ " " | 123,425 00 | 6 " " | 1,200 00 | 7½ " " |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$411 97 |
| Assessed value of the same, | 550 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 43 01 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . 302 | |
| Aggregate amount of the same, | 283,350 00 |
| Total number of loans upon real estate, | 323 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 37,158 14 |
| Times for the dividends fixed by the by-laws: third Wednesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 12,698 84 |
| year ending Oct. 31, 1893, } 2 per cent., { | 13,502 95 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 509 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 345 |
| Total number of open accounts Oct. 31, 1893, | 2,482 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,764 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 188,278 00 |
| Number of same, | 2,619 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 163,415 44 |
| Number of same, | 1,708 |
| Date of examination by commissioner: January 27. | |

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 34.

ROBERT BLEAKIE, *President.*

ARTHUR H. BURT, *Treasurer.*

ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ROBERT BLEAKIE,

HENRY S. BUNTON,

WILLIAM J. STUART,

DAVID PERKINS,

FREDK. N. TIRRELL.

Open for business every business day, 2 to 6 P.M.; also Wednesday and Saturday,
7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|------------------------------------|---------------------|
| Bank stock as per schedule, | \$3,700 00 | Deposits, | \$381,950 15 |
| Railroad bonds as per schedule, | 65,000 00 | Guaranty fund, | 14,269 58 |
| Loans on real estate, | 241,165 00 | Interest account, | 7,631 46 |
| Loans on personal security, | 72,813 00 | Profit and loss account, | 18,818 29 |
| Loans to counties, cities or towns (notes), | 34,000 00 | | |
| Deposits in banks, on interest, | 3,506 42 | | |
| Deposit in bank, not on interest, | 250 55 | | |
| Expense account, | 496 27 | | |
| Cash on hand, | 1,738 24 | | |
| | \$422,669 48 | | \$422,669 48 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| North National Bank, Boston, | \$1,473 34 |
| National Exchange Bank, Boston, | 2,033 08 |
| Maverick National Bank, Boston, | 250 55 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|-------------------------------|----------------|-------------------------|-------------------|
| 13 | Freeman's Nat'l Bank, Boston, | \$1,300 | \$1,300 00 | \$1,300 00 |
| 10 | N'l B'k of Commerce, Boston, | 1,000 | 1,180 00 | 1,000 00 |
| 14 | First N'l Bank, Newburyport, | 1,400 | 1,750 00 | 1,400 00 |
| | | \$3,700 | \$4,230 00 | \$3,700 00 |

Hyde Park Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Boston & Albany R.R. 6s, . . . | \$4,000 | \$4,040 00 | \$4,000 00 |
| Boston & Maine R.R. 7s, . . . | 1,000 | 1,005 00 | 1,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, . . . | 5,000 | 5,275 00 | 5,000 00 |
| Fitchburg R.R. 5s, . . . | 10,000 | 10,235 00 | 10,000 00 |
| Old Colony R.R. 6s, . . . | 5,000 | 5,250 00 | 5,000 00 |
| Old Colony R.R. 7s, . . . | 1,000 | 1,010 00 | 1,000 00 |
| Maine Central R.R. 7s, . . . | 29,000 | 37,700 00 | 29,000 00 |
| Upper Coos R.R. 4s, . . . | 10,000 | 9,000 00 | 10,000 00 |
| | \$65,000 | \$73,515 00 | \$65,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|-------------|------------|--------------|
| \$3,506 42 | 2½ per cent. | \$28,000 00 | 5 per cent. | \$3,000 00 | 6½ per cent. |
| 34,000 00 | 4 " " | 16,000 00 | 5½ " " | 2,900 00 | 7 " " |
| 16,000 00 | 4½ " " | 245,778 00 | 6 " " | 2,300 00 | 8 " " |

Number of loans which are of an amount not exceeding \$3,000 each, 175
 Aggregate amount of the same, \$213,434 42
 Total number of loans upon real estate, 164
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 23,910 71
 Times for the dividends fixed by the by-laws: January 15 and July 15.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 6,675 88
 year ending Oct. 31, 1893, } 2 per cent., { 7,069 54
 Number of accounts opened during the year ending Oct. 31, 1893, . . . 569
 Number of accounts closed during the year ending Oct. 31, 1893, . . . 425
 Total number of open accounts Oct. 31, 1893, 2,505
 Total expenses of the corporation for the year ending Oct. 31, 1893
 (exclusive of taxes), 1,788 75
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893, 180,326 70
 Number of same, 4,296
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1893, 190,998 47
 Number of same, 2,948
 Date of examination by commissioner: January 23.

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY—NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 82.

EDWARD S. MOSELY, *President.*

PHILIP K. HILLS, *Treasurer.*

LAWRENCE W. PIPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD S. MOSELY,

SAMUEL MARCH,

WILLIAM H. SWASEY,

HENRY B. LITTLE,

L. B. CUSHING.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.; Saturday, close at 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . | \$1,192,000 00 | Deposits, . . . | \$5,427,979 75 |
| Bank stock as per schedule, . | 942,470 00 | Guaranty fund, . | 275,000 00 |
| Loans on bank stock, . . . | 58,275 00 | Profit and loss account, . . . | 62,980 21 |
| Railroad bonds as per schedule, . | 550,000 00 | | |
| Loans on railroad bonds, . . . | 15,800 00 | | |
| Loan on railroad stock, . . . | 50,000 00 | | |
| Railroad notes, | 220,000 00 | | |
| Real estate (for banking purposes), | 10,000 00 | | |
| Real estate by foreclosure, . . . | 508 50 | | |
| Loans on real estate, | 825,077 00 | | |
| Loans on personal security, . . . | 1,461,628 75 | | |
| Loans to counties, cities or towns (notes), | 319,400 00 | | |
| Deposits in banks, on interest, . | 120,076 43 | | |
| Cash on hand, | 704 28 | | |
| | \$5,765,939 96 | | \$5,765,939 96 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|-------------|
| First National Bank, Newburyport, | \$12,629 27 |
| Powow River National Bank, Amesbury, | 35,000 00 |
| Amesbury National Bank, Amesbury, | 15,000 00 |
| Essex National Bank, Haverhill, | 25,000 00 |
| First National Bank, Merrimac, | 15,000 00 |
| National Revere Bank, Boston, | 17,447 16 |

Loans on Bank Stock, amount on each :—

| | |
|---|------------|
| On 88 shares Merchants' National Bank, Newburyport, | \$5,325 00 |
| On 53 shares Mechanics' National Bank, Newburyport, | |
| On 22 shares Ocean National Bank, Newburyport, | 900 00 |
| On 4 shares Ocean National Bank, Newburyport, | 700 00 |
| On 5 shares Mechanics' National Bank, Newburyport, | |

Institution for Savings in Newburyport, etc. — Continued.

| | |
|--|------------|
| On 7 shares Mechanics' National Bank, Newburyport, | \$650 00 |
| On 1 share Mechanics' National Bank, Newburyport, | } 450 00 |
| On 4 shares Columbian National Bank, Boston, | |
| On 125 shares Traders' National Bank, Boston, | 8,750 00 |
| On 200 shares Broadway National Bank, Boston, | 16,000 00 |
| On 100 shares Merchants' National Bank, Boston, | 10,000 00 |
| On 75 shares Fourth National Bank, Boston, | 7,500 00 |
| On 55 shares Second National Bank, Haverhill, | } 8,000 00 |
| On 40 shares Amesbury National Bank, Amesbury, | |

Loans on Railroad Bonds, amount on each:—

| | |
|--|-----------|
| On \$1,000 Boston & Maine R.R. 7s, | \$800 00 |
| On \$15,000 Worcester, Nashua & Rochester R.R. 4s, | 15,000 00 |

Loan on Railroad Stock:—

| | |
|--|-------------|
| On 443 shares Boston & Maine R.R., | \$50,000 00 |
|--|-------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-------------|----------------------------|------------------|
| City of Boston, Mass., 3½s, | \$50,000 | \$47,500 00 | \$50,000 00 |
| of Boston, Mass., 4s, | 150,000 | 152,500 00 | 150,000 00 |
| of Bangor, Me., 7s, | 25,000 | 28,750 00 | 25,000 00 |
| of Chelsea, Mass., 4s, | 32,000 | 32,000 00 | 32,000 00 |
| of Concord, N. H., 6s, | 15,000 | 15,360 00 | 15,000 00 |
| of Dayton, Ohio, 5s, | 15,000 | 15,300 00 | 15,000 00* |
| of Des Moines, Iowa, 4½s, | 25,000 | 25,000 00 | 25,000 00 |
| of Dover, N. H., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Holyoke, Mass., 6s, | 25,000 | 28,500 00 | 25,000 00 |
| of Lynn, Mass., 3½s, | 25,000 | 24,000 00 | 25,000 00 |
| of Lynn, Mass., 4s, | 75,000 | 75,000 00 | 75,000 00 |
| of Lynn, Mass., 6s, | 50,000 | 51,250 00 | 50,000 00 |
| of Lewiston, Me., 6s, | 10,000 | 11,200 00 | 10,000 00 |
| of Lawrence, Mass., 4s, | 30,000 | 30,000 00 | 30,000 00 |
| of Lowell, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Nashua, N. H., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Newburyport, Mass., 4s, | 177,000 | 177,000 00 | 177,000 00 |
| of Portsmouth, N. H., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Somerville, Mass., 4s, | 11,000 | 11,000 00 | 11,000 00 |
| of Springfield, Mass., 7s, | 40,000 | 48,800 00 | 40,000 00 |
| of Waltham, Mass., 4s, | 19,000 | 19,000 00 | 19,000 00 |
| of Worcester, Mass., 3½s, | 25,000 | 24,000 00 | 25,000 00 |
| Town of Beverly, Mass., 4s, | 14,000 | 14,000 00 | 14,000 00 |
| of Marlborough, Mass., 4s, | 31,000 | 31,000 00 | 31,000 00 |
| of Marblehead, Mass., 4s, | 28,000 | 28,000 00 | 28,000 00 |
| of Turner's Falls, Mass., 4s, | 10,000 | 9,800 00 | 10,000 00 |
| City of Chicopee, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Haverhill, Mass., 4s, | 75,000 | 75,000 00 | 75,000 00 |
| of Salem, Mass., 4s, | 45,000 | 45,000 00 | 45,000 00 |
| Town of Stoughton, Mass., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| | \$1,192,000 | \$1,208,960 00 | \$1,192,000 00 |

* A legal investment when made.

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 122 | Atlantic Nat'l Bank, Boston, . | \$12,200 | \$14,701 | \$12,200 00 |
| 750 | Atlas National Bank, Boston, . | 75,000 | 86,437 | 75,000 00 |
| 47 | Blackstone Nat'l B'k, Boston, . | 4,700 | 4,242 | 4,700 00 |
| 37 | Boston National Bank, Boston, . | 3,700 | 3,441 | 3,700 00 |
| 100 | Old Boston N'l Bank, Boston, . | 10,000 | 9,900 | 10,000 00 |
| 108 | National City Bank, Boston, . | 10,800 | 9,315 | 10,800 00 |
| 300 | Columbian Nat'l B'k, Boston, . | 30,000 | 30,000 | 30,000 00 |
| 221 | N'l Bank of Commerce, Boston, . | 22,100 | 26,078 | 22,100 00 |
| 500 | National Bank of the Com- monwealth, Boston, . | 50,000 | 62,625 | 50,000 00 |
| 286 | National Eagle Bank, Boston, . | 28,600 | 27,170 | 28,600 00 |
| 74 | Eliot National Bank, Boston, . | 7,400 | 8,547 | 7,400 00 |
| 100 | Nat'l Exchange Bank, Boston, . | 10,000 | 11,800 | 10,000 00 |
| 240 | Faneuil Hall N'l B'k, Boston, . | 24,000 | 28,800 | 24,000 00 |
| 100 | First National Bank, Boston, . | 10,000 | 23,750 | 10,000 00 |
| 270 | Freeman's Nat'l Bank, Boston, . | 27,000 | 28,620 | 27,000 00 |
| 142 | Globe National Bank, Boston, . | 14,200 | 13,064 | 14,200 00 |
| 250 | Hamilton Nat'l Bank, Boston, . | 25,000 | 28,500 | 25,000 00 |
| 150 | N'l Hide & Leather B'k, Boston, . | 15,000 | 15,825 | 15,000 00 |
| 267 | Howard Nat'l Bank, Boston, . | 26,700 | 26,493 | 26,700 00 |
| 508 | Market Nat'l Bank, Boston, . | 50,800 | 46,736 | 50,800 00 |
| 83 | Massachusetts N'l B'k, Boston, . | 8,300 | 7,885 | 8,300 00 |
| 178 | Merchants' Nat'l Bank, Boston, . | 17,800 | 24,739 | 17,800 00 |
| 100 | New England N'l B'k, Boston, . | 10,000 | 15,725 | 10,000 00 |
| 302 | North National Bank, Boston, . | 30,200 | 32,918 | 30,200 00 |
| 60 | N'l B'k of No. America, Boston, . | 6,000 | 6,315 | 6,000 00 |
| 258 | N'l B'k of Redemption, Boston, . | 25,800 | 32,379 | 25,800 00 |
| 375 | National Revere Bank, Boston, . | 37,500 | 37,500 | 37,500 00 |
| 480 | Second Nat'l Bank, Boston, . | 48,000 | 86,880 | 48,000 00 |
| 200 | Shawmut Nat'l Bank, Boston, . | 20,000 | 22,400 | 20,000 00 |
| 400 | Shoe & Leather N'l B'k, Boston, . | 40,000 | 36,000 | 40,000 00 |
| 69 | State National Bank, Boston, . | 6,900 | 7,124 | 6,900 00 |
| 225 | Suffolk Nat'l Bank, Boston, . | 22,500 | 20,812 | 22,500 00 |
| 280 | Traders' Nat'l Bank, Boston, . | 28,000 | 25,200 | 28,000 00 |
| 500 | Tremont Nat'l Bank, Boston, . | 50,000 | 47,000 | 50,000 00 |
| 208 | National Union Bank, Boston, . | 20,800 | 26,988 | 20,800 00 |
| 353 | Washington N'l Bank, Boston, . | 35,300 | 35,388 | 35,300 00 |
| 200 | Nat'l Webster Bank, Boston, . | 20,000 | 18,300 | 20,000 00 |
| 60 | Gloucester N'l B'k, Gloucester, . | 6,000 | 8,130 | 6,000 00 |
| 215 | Mechanicks' Nat'l Bank, New- buryport, . | 21,500 | 24,940 | 21,500 00 |
| 1226 | Merchants' Nat'l Bank, New- buryport, . | 24,520 | 31,876 | 24,520 00 |
| 105 | Ocean N'l B'k, Newburyport, . | 5,250 | 6,195 | 5,250 00 |
| 14 | First Nat'l B'k, Newburyport, . | 1,400 | 1,750 | 1,400 00 |
| | | \$942,470 | \$1,062,428 | \$942,470 00 |

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$100,000 | \$98,500 00 | \$100,000 00 |
| Boston & Lowell R.R. 6s, . . . | 5,000 | 5,175 00 | 5,000 00 |
| Concord & Montreal R.R. 4s, . . . | 25,000 | 24,500 00 | 25,000 00 |
| Dexter & Piscataquis R.R. 4s, . . . | 15,000 | 14,700 00 | 15,000 00 |
| Eastern R.R. 6s, . . . | 50,000 | 58,500 00 | 50,000 00 |
| Fitchburg R.R. 4s, . . . | 75,000 | 72,750 00 | 75,000 00 |
| Fitchburg R.R. 4½s, . . . | 80,000 | 80,000 00 | 80,000 00 |
| Fitchburg R.R. 5s, . . . | 25,000 | 25,750 00 | 25,000 00 |
| Old Colony R.R. 4s, . . . | 135,000 | 135,000 00 | 135,000 00 |
| Portland & Kennebec R.R. 6s, . . . | 15,000 | 15,150 00 | 15,000 00 |
| Vermont & Massachusetts R.R. 5s, . . . | 25,000 | 26,250 00 | 25,000 00 |
| | \$550,000 | \$556,275 00 | \$550,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|--------------|--------------|
| \$12,629 27 | 2½ per cent. | \$193,000 00 | 4½ per cent. | \$100,000 00 | 6½ per cent. |
| 17,447 16 | 2½ " | 1,052,038 75 | 5 " | 127,500 00 | 7 " |
| 21,900 00 | 3½ " | 424,000 00 | 5½ " | 40,000 00 | 7½ " |
| 266,500 00 | 4 " | 184,795 00 | 5½ " | 58,800 00 | 8 " |
| 24,000 00 | 4½ " | 20,000 00 | 5½ " | 5,000 00 | 9 " |
| 255,000 00 | 4½ " | 267,647 00 | 6 " | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$10,000 00 |
| Estimated value of the same, | 18,000 00 |
| Assessed value of the same, | 19,500 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 508 50 |
| Assessed value of the same, | 600 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . | 439 |
| Aggregate amount of the same, | 455,052 00 |
| Total number of loans upon real estate, | 456 |
| Amount of investments from which no income is received, | 608 50 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 263,844 59 |
| Times for the dividends fixed by the by-laws: fourth Wednesday in April and October. | |

Institution for Savings in Newburyport, etc. — Concluded.

| | | |
|---|--------------|--------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., | \$105,653 96 |
| year ending Oct. 31, 1893, | 2 per cent., | 105,346 63 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 975 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,012 | |
| Total number of open accounts Oct. 31, 1893, | 11,530 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 7,921 29 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 516,591 62 |
| Number of same, | 5,679 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 728,590 31 |
| Number of same, | 7,390 | |
| Date of examination by commissioner: October 20. | | |

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY — BOSTON.

Incorporated Feb. 22, 1825. Present number of corporators, 46.

JOHN D. WILLIAMS, *President.*

EDWARD RICHARDS, *Treasurer.*

EDWARD RICHARDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS RICHARDSON,

JOHN D. WILLIAMS,

WALTER H. COWING,

ATHEBERTON T. BROWN,

WILLIAM F. DAY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . . . | \$481,000 00 | Deposits, . . . | \$5,537,169 85 |
| Loans on public funds, . . . | 160,760 00 | Guaranty fund, . . . | 225,000 00 |
| Bank stock as per schedule, . . . | 210,067 09 | Interest account, . . . | 42,694 04 |
| Railroad bonds as per schedule, . . . | 654,500 00 | Profit and loss account, . . . | 2,600 00 |
| Loans on railroad bonds, . . . | 55,000 00 | | |
| Railroad notes, . . . | 350,000 00 | | |
| Loans on real estate, . . . | 1,903,452 89 | | |
| Loans on personal security, . . . | 1,387,800 00 | | |
| Loans to counties, cities or towns (notes), . . . | 332,500 00 | | |
| Deposits in banks, on interest, . . . | 235,292 68 | | |
| Cash on hand, . . . | 37,091 23 | | |
| | \$5,807,463 89 | | \$5,807,463 89 |

Cash on Deposit in Banks, amount in each : —

| | |
|---|-------------|
| National Rockland Bank, Boston, | \$78,781 65 |
| Washington National Bank, Boston, | 100,306 89 |
| Second National Bank, Boston, | 56,204 14 |

Loans on Public Funds, amount on each : —

| | |
|---|------------|
| On \$2,500 United States 4s, | \$2,500 00 |
| On \$2,000 City of Lowell, Mass, 4s, | 1,460 00 |
| On \$1,000 City of Cambridge, Mass, 4s, | } 1,800 00 |
| On \$1,000 Old Colony R.R. 4½s, | |

Institution for Savings in Roxbury and its Vicinity — Continued.

| | | |
|---|---|-------------|
| On \$39,000 City of Lowell, Mass., 4s, | } | \$50,000 00 |
| On \$11,000 City of Newton, Mass., 4s, | | |
| On \$2,000 Portsmouth, Great Falls & Conway R.R. 4½s, | | |
| On \$500 Eastern R.R. 6s, | } | 50,000 00 |
| On \$18,000 City of Boston, Mass., 4s, | | |
| On \$10,000 City of Boston, Mass., 3½s, | | |
| On \$5,000 City of Haverhill, Mass., 4s, | } | 30,000 00 |
| On \$9,000 City of Newton, Mass., 4s, | | |
| On \$3,000 City of Newton, Mass., 4s, | | |
| On \$2,000 City of Waltham, Mass., 4s, | } | 25,000 00 |
| On \$10,000 City of Boston, Mass., 4s, | | |
| On \$22,000 City of Milwaukee, Wis., 5s, | | |
| On \$23,000 City of Milwaukee, Wis., 5s, | | |

Loans on Railroad Bonds, amount on each :—

| | |
|---|-------------|
| On \$32,000 Upper Coos R.R. 4½s, | \$30,000 00 |
| On \$25,000 Boston & Maine R.R. 4s, | 25,000 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| City of Boston, Mass., 4s, | \$136,000 | \$138,180 00 | \$136,000 00 |
| of Boston, Mass., 6s, | 32,000 | 32,000 00 | 32,000 00 |
| of Bangor, Me., 6s, | 10,000 | 10,000 00 | 10,000 00 |
| of Cambridge, Mass., 6s, | 2,000 | 2,000 00 | 2,000 00 |
| of Dayton, Ohio, 6s, | 41,000 | 41,000 00 | 41,000 00* |
| of Fitchburg, Mass., 4s, | 160,000 | 160,000 00 | 160,000 00 |
| of Lynn, Mass., 4s, | 160,000 | 160,000 00 | 160,000 00 |
| | \$481,000 | \$483,180 00 | \$481,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------|----------------------------|------------------|
| 60 | Atlas National Bank, Boston, | \$6,000 | \$6,900 00 | \$6,000 00 |
| 50 | Atlantic Nat'l Bank, Boston, | 5,000 | 6,000 00 | 5,000 00 |
| 15 | N'l B'k of Commerce, Boston, | 1,500 | 1,755 00 | 2,000 00 |
| 37 | National Eagle Bank, Boston, | 3,700 | 3,441 00 | 4,144 00 |
| 200 | First National Bank, Boston, | 20,000 | 47,000 00 | 20,000 00 |
| 5 | Howard Nat'l Bank, Boston, | 500 | 495 00 | 606 25 |
| 30 | Hamilton Nat'l Bank, Boston, | 3,000 | 3,420 00 | 3,580 00 |
| 25 | Market Nat'l Bank, Boston, | 2,500 | 2,800 00 | 2,500 00 |
| 257 | North Nat'l Bank, Boston, | 25,700 | 28,013 00 | 25,680 47 |
| 210 | People's Nat'l Bank, Boston, | 21,000 | 34,230 00 | 21,000 00 |

Institution for Savings in Roxbury and its Vicinity—Continued.

Detailed Statement of Bank Stocks—Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|----------------------------------|------------|-------------------------|------------------|
| 173 | Nat'l Rockland Bank, Boston, | \$17,800 | \$25,085 00 | \$19,430 00 |
| 150 | Nat'l Revere Bank, Boston, . | 15,000 | 15,000 00 | 15,000 00 |
| 21 | N'l B'k of the Republic, Boston, | 2,100 | 3,066 00 | 2,698 87 |
| 52 | State National Bank, Boston, . | 5,200 | 5,304 00 | 5,993 00 |
| 55 | Second Nat'l Bank, Boston, . | 5,500 | 9,955 00 | 5,500 00 |
| 8 | Shoe & Leather N'l B'k, Boston, | 800 | 680 00 | 872 00 |
| 9 | Suffolk Nat'l Bank, Boston, . | 900 | 828 00 | 1,070 25 |
| 32 | Tremont Nat'l Bank, Boston, | 3,200 | 3,008 00 | 3,762 75 |
| 510 | Washington Nat'l B'k, Boston, | 51,000 | 51,000 00 | 58,729 50 |
| 20 | First National Bank, Danvers, | 1,500 | 1,000 00 | 1,500 00 |
| 50 | Third National Bank, Boston, . | 5,000 | 4,450 00 | 5,000 00 |
| | | \$196,400 | \$252,930 00 | \$210,067 09 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|-------------------------|------------------|
| Fitchburg R.R. 4s, | \$150,000 | \$141,000 00 | \$140,000 00 |
| Fitchburg R.R. 4½s, | 257,000 | 257,000 00 | 257,000 00 |
| Fitchburg R.R. 5s, | 100,000 | 102,000 00 | 100,000 00 |
| Boston & Lowell R.R. 7s, | 12,000 | 12,000 00 | 12,000 00 |
| Boston & Maine R.R. 7s, | 141,500 | 141,500 00 | 141,500 00 |
| Old Colony R.R. 7s, | 4,000 | 4,000 00 | 4,000 00 |
| | \$664,500 | \$657,500 00 | \$654,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|-------------|--------------|
| \$235,292 68 | 2½ per cent. | \$156,000 00 | 4½ per cent. | \$50,000 00 | 5½ per cent. |
| 96,500 00 | 4 " | 205,000 00 | 4½ " | 356,950 00 | 6 " |
| 144,500 00 | 4½ " | 1,830,422 03 | 5 " | 40,000 00 | 6½ " |
| 38,000 00 | 4½ " | 220,000 00 | 5½ " | 49,500 00 | 7 " |
| 766,800 00 | 4½ " | 55,000 00 | 5½ " | 35,000 00 | 8 " |
| 68,000 00 | 4½ " | 77,840 88 | 5½ " | | |

Institution for Savings in Roxbury and its Vicinity — Concluded.

| | | |
|---|------------------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 253 | |
| Aggregate amount of the same, | | \$456,942 00 |
| Total number of loans upon real estate, | 406 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 288,555 86 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the | } 2 per cent., { | 105,612 34 |
| year ending Oct. 31, 1893, | | 104,524 73 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,360 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 2,399 | |
| Total number of open accounts Oct. 31, 1893, | 14,278 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 15,681 92 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 1,087,436 00 |
| Number of same, | 15,724 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 1,289,293 42 |
| Number of same, | 14,387 | |
| Date of examination by commissioner: August 14. | | |

IPSWICH SAVINGS BANK—IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 23.

JOSEPH ROSS, *President.*

THEODORE F. COGGSWELL, *Treasurer.*

THEODORE F. COGGSWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM WILLCOMB,

J. B. GRANT,

ROBERT JORDAN,

C. A. SATWARD,

THOMAS H. LORD.

Open for business every business day, 8.30 A.M. to 12.30 P.M. ; Saturday, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$75,830 00 | Deposits, | \$455,778 81 |
| Bank stock as per schedule, . | 62,898 00 | Guaranty fund, . | 11,650 00 |
| Railroad bonds as per schedule, . | 78,000 00 | Interest account, . | 5,513 09 |
| Real estate by foreclosure, . | 12,273 34 | | |
| Loans on real estate, | 201,370 00 | | |
| Loans on personal security, . | 5,740 66 | | |
| Loans to counties, cities or towns (notes), | 5,000 00 | | |
| Deposits in banks, on interest, . | 30,694 81 | | |
| Cash on hand, | 3,135 19 | | |
| | <u>\$472,941 90</u> | | <u>\$472,941 90</u> |

Cash on Deposit in Banks, amount in each :—

| | |
|--|-------------|
| Fourth National Bank, Boston, | \$17,298 10 |
| Merchants' National Bank, Salem, | 7,363 44 |
| First National Bank, Salem, | 837 14 |
| First National Bank, Ipswich, | 5,196 13 |

Ipswich Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|-----------------|----------------------------|--------------------|
| City of Bangor, Me., 6s, . . . | \$1,000 | \$1,000 00 | \$930 00 |
| of Boston, Mass., 3½s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| of Boston, Mass., 4s, . . . | 10,000 | 10,350 00 | 10,000 00 |
| of East Saginaw, Mich., 4½s, . . | 5,000 | 5,250 00 | 5,000 00 |
| of Keene, N. H., 5s, . . . | 2,500 | 2,750 00 | 2,500 00 |
| of Lewiston, Me., 5s, . . . | 2,000 | 2,240 00 | 2,000 00 |
| of Providence, R. I., 5s, . . . | 5,000 | 5,750 00 | 5,000 00 |
| of Salem, Mass., 4s, . . . | 20,000 | 20,700 00 | 20,000 00 |
| of Haverhill, Mass., 4s, . . . | 10,000 | 10,300 00 | 10,200 00 |
| of Lynn, Mass., 4s, . . . | 5,000 | 5,150 00 | 5,200 00 |
| | \$75,500 | \$78,490 00 | \$75,830 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|----------------------------------|-----------------|----------------------------|--------------------|
| 10 | Atlas National Bank, Boston, . | \$1,000 | \$1,150 00 | \$1,000 00 |
| 10 | Blackstone Nat'l Bank, Boston, | 1,000 | 900 00 | 1,000 00 |
| 10 | Continental N'l Bank, Boston, | 1,000 | 1,250 00 | 1,000 00 |
| 4 | Nat'l B'k of Commerce, Boston, | 400 | 472 00 | 400 00 |
| 18 | Eliot National Bank, Boston, . | 1,800 | 2,124 00 | 1,800 00 |
| 20 | Freeman's Nat'l Bank, Boston, | 2,000 | 2,120 00 | 2,000 00 |
| 25 | Globe National Bank, Boston, | 2,500 | 2,250 00 | 2,500 00 |
| 10 | Hamilton Nat'l Bank, Boston, | 1,000 | 1,140 00 | 1,000 00 |
| 20 | Howard Nat'l Bank Boston, . | 2,000 | 2,000 00 | 2,000 00 |
| 36 | Merchants' Nat'l Bank, Boston, | 3,600 | 5,256 00 | 4,032 00 |
| 25 | N'l B'k of the Republic, Boston, | 2,500 | 3,687 00 | 3,150 00 |
| 40 | New England N'l B'k, Boston, | 4,000 | 6,400 00 | 5,800 00 |
| 8 | National Revere Bank, Boston, | 800 | 800 00 | 800 00 |
| 30 | N'l B'k of Redemption, Boston, | 3,000 | 3,765 00 | 3,600 00 |
| 4 | Second National Bank, Boston, | 400 | 724 00 | 580 00 |
| 10 | Tremont Nat'l Bank, Boston, . | 1,000 | 900 00 | 1,000 00 |
| 24 | National Union Bank Boston, | 2,400 | 3,000 00 | 3,048 00 |
| 23 | Gloucester N'l B'k, Gloucester, | 2,300 | 3,105 00 | 2,875 00 |
| 8 | Nat'l Grand Bank, Marblehead, | 800 | 1,000 00 | 800 00 |
| 68 | Asiatic National Bank, Salem, | 1,890 | 2,142 00 | 1,890 00 |
| 13 | Nat'l Exchange Bank, Salem, . | 1,300 | 1,300 00 | 1,300 00 |
| 43 | First National Bank, Salem, . | 4,300 | 4,816 00 | 4,345 00 |
| 122 | Merchants' Nat'l Bank, Salem, | 6,100 | 8,174 00 | 7,320 00 |
| 19 | Mercantile N'l Bank, Salem, . | 1,900 | 2,128 00 | 1,900 00 |
| 27 | Naumkeag Nat'l Bank, Salem, | 2,700 | 3,726 00 | 3,348 00 |
| 21 | Salem National Bank, Salem, | 2,100 | 2,625 00 | 2,310 00 |
| 15 | First National Bank, Ipswich, | 1,500 | 1,500 00 | 1,500 00 |
| | | \$55,290 | \$68,454 00 | \$62,898 00 |

Ipswich Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|----------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| Boston & Lowell R.R. 4½s, . . . | 1,000 | 1,030 00 | 1,000 00 |
| Boston & Lowell R.R. 5s, . . . | 10,000 | 10,500 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| Fitchburg R.R. 4½s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Maine Central R.R. 4½s, . . . | 10,000 | 10,300 00 | 10,000 00 |
| Old Colony R.R. 4s, . . . | 20,000 | 20,400 00 | 20,000 00 |
| | \$76,000 | \$77,230 00 | \$76,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-----------|--------------|------------|-------------|------------|--------------|
| \$837 14 | 2½ per cent. | \$3,000 00 | 4½ per cent | \$3,700 00 | 5½ per cent. |
| 29,857 67 | 3 " | 10,500 00 | 5 " | 194,910 56 | 6 " |

| | |
|---|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$12,273 34 |
| Assessed value of the same, | 14,250 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 235 50 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . 188 | |
| Aggregate amount of the same, | 173,294 56 |
| Total number of loans upon real estate, | 189 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 23,945 11 |
| Times for the dividends fixed by the by-laws: fourth Wednesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | 9,017 14 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 9,659 38 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . 341 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . . 220 | |
| Total number of open accounts Oct. 31, 1893, | 1,935 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,460 66 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 111,273 62 |
| Number of same, | 1,944 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 96,133 15 |
| Number of same, | 1,285 |
| Date of examination by commissioner: April 11. | |

LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 43.

HEZEKIAH PLUMMER, *President.*

WILLIAM W. SPALDING, *Treasurer.*

WILLIAM W. SPALDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HEZEKIAH PLUMMER,

R. H. TEWESBURY,

JOHN B. POOR,

J. S. NEEDHAM,

A. E. MACK.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$97,500 00 | Deposits, | \$955,772 64 |
| Bank stock as per schedule, . | 81,800 00 | Guaranty fund, . | 22,750 00 |
| Loans on bank stock, | 20,880 00 | Interest account, . | 38,098 80 |
| Railroad bonds as per schedule, | 135,000 00 | | |
| Real estate (for banking purposes), | 33,000 00 | | |
| Loans on real estate, | 388,752 00 | | |
| Loans on personal security, . . | 150,260 00 | | |
| Loans to counties, cities or towns (notes), | 37,500 00 | | |
| Loans on depositors' books, . . | 960 00 | | |
| Deposits in banks, on interest, . | 64,833 07 | | |
| Expense account, | 1,433 85 | | |
| Cash on hand, | 4,702 42 | | |
| | \$1,016,621 44 | | \$1,016,621 44 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| Arlington National Bank, Lawrence, | \$29,833 07 |
| Pacific National Bank, Lawrence, | 25,000 00 |
| Lawrence National Bank, Lawrence, | 10,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 25 shares Old Lowell National Bank, Lowell, | \$1,000 00 |
| On 5 shares Pacific National Bank, Lawrence, | 380 00 |
| On 100 shares Arlington National Bank, Lawrence, | 10,000 00 |
| On 80 shares National Bank of Methuen, Methuen, | 8,000 00 |
| On 21 shares Bay State National Bank, Lawrence, | |
| On 17 shares Andover National Bank, Andover, | 1,500 00 |

Lawrence Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------|----------------------------|------------------|
| City of Cleveland, Ohio, 5s, . . | \$6,000 | \$6,085 00 | \$6,000 00 |
| of Concord, N. H., 4s, . . | 5,000 | 5,066 67 | 5,000 00 |
| of Dayton, Ohio, 5s, . . | 10,000 | 10,225 00 | 10,000 00* |
| of Dayton, Ohio, 6s, . . | 5,000 | 5,275 00 | 5,000 00* |
| of Detroit, Mich., 4s, . . | 5,000 | 5,016 67 | 5,000 00 |
| of Fall River, Mass., 6s, . . | 2,000 | 2,360 00 | 2,000 00 |
| of Keene, N. H., 4s, . . | 11,000 | 11,096 67 | 11,000 00 |
| of Lawrence, Mass., 6s, . . | 1,000 | 1,025 00 | 1,000 00 |
| of Lowell, Mass., 4s, . . | 1,000 | 1,003 33 | 1,000 00 |
| of Nashua, N. H., 4s, . . | 5,000 | 5,083 33 | 5,000 00 |
| of Pawtucket, R. I., 6s, . . | 3,000 | 3,105 00 | 3,000 00 |
| of Portsmouth, N. H., 4s, . . | 15,000 | 15,200 00 | 15,000 00 |
| of Saginaw, Mich., 4½s, . . | 5,000 | 5,087 50 | 5,000 00 |
| of Waltham, Mass., 4s, . . | 5,000 | 5,066 67 | 5,000 00 |
| Town of Danvers, Mass., 4s, . . | 7,500 | 7,595 00 | 7,500 00 |
| United States 6s, . . | 1,000 | 1,035 00 | 1,000 00 |
| City of Springfield, Ohio, 6s, . . | 10,000 | 10,652 00 | 10,000 00 |
| | \$97,500 | \$99,977 84 | \$97,500 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------|----------------------------|------------------|
| 20 | Atlas National Bank, Boston, . | \$2,000 | \$2,305 00 | \$2,000 00 |
| 29 | Blackstone Nat'l B'k, Boston, . | 2,900 | 2,617 25 | 2,900 00 |
| 55 | Central Nat'l Bank, Boston, . | 5,500 | 8,456 25 | 5,500 00 |
| 24 | Ellot National Bank, Boston, . | 2,400 | 2,772 00 | 2,400 00 |
| 16 | First Ward Nat'l B'k, Boston, . | 1,600 | 2,040 00 | 1,600 00 |
| 95 | Fourth National Bank, Boston, . | 9,500 | 11,875 00 | 9,500 00 |
| 15 | Howard Nat'l Bank, Boston, . | 1,500 | 1,485 00 | 1,500 00 |
| 56 | Market Nat'l Bank, Boston, . | 5,600 | 5,152 00 | 5,600 00 |
| 20 | Merchants' Nat'l Bank, Boston, . | 2,000 | 2,860 00 | 2,000 00 |
| 10 | National City Bank, Boston, . | 1,000 | 862 50 | 1,000 00 |
| 27 | Nat'l B'k of Commerce, Boston, . | 2,700 | 3,186 00 | 2,700 00 |
| 54 | National Bank of the Commonwealth, Boston, . . | 5,400 | 6,763 50 | 5,400 00 |
| 23 | Nat'l Bank of North America, Boston, | 2,300 | 2,420 75 | 2,300 00 |
| 103 | N'l Hide & Leather B'k, Boston, . | 10,300 | 10,866 50 | 10,300 00 |
| 54 | State National Bank, Boston, . | 5,400 | 5,542 00 | 5,400 00 |
| 58 | Third National Bank, Boston, . | 5,800 | 5,046 00 | 5,800 00 |
| 40 | Tremont Nat'l Bank, Boston, . | 4,000 | 3,800 00 | 4,000 00 |
| 89 | Nat'l Webster Bank, Boston, . | 8,900 | 8,188 00 | 8,900 00 |
| 20 | Arlington Nat'l B'k, Lawrence, . | 2,000 | 2,560 00 | 2,000 00 |
| 10 | Lawrence Nat'l B'k, Lawrence, . | 1,000 | 1,115 00 | 1,000 00 |
| | | \$81,800 | \$89,912 75 | \$81,800 00 |

Lawrence Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Boston & Albany R.R. 5s, . . . | \$10,000 | \$10,684 00 | \$10,000 00 |
| Boston & Lowell R.R. 4s, . . . | 50,000 | 50,267 00 | 50,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 9,867 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . . | 10,000 | 9,966 75 | 10,000 00 |
| Fitchburg R.R. 5s, . . . | 20,000 | 20,785 00 | 20,000 00 |
| Fitchburg R.R. 6s, . . . | 5,000 | 5,275 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s, . . . | 5,000 | 5,475 00 | 5,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, . . . | 5,000 | 5,293 75 | 5,000 00 |
| Old Colony R.R. 4½s, . . . | 20,000 | 20,775 00 | 20,000 00 |
| | \$135,000 | \$138,388 50 | \$135,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|------------|--------------|
| \$72,333 07 | 4 per cent. | \$20,300 00 | 5½ per cent. | \$2,700 00 | 6½ per cent. |
| 45,000 00 | 4½ " | 447,692 00 | 6 " | 1,610 00 | 7 " |
| 73,550 00 | 5 " | | | | |

| | |
|--|-------------|
| Amount invested in real estate for banking purposes, | \$33,000 00 |
| Estimated value of the same, | 35,000 00 |
| Assessed value of the same, | 25,500 00 |
| Net income received from same during year ending Oct. 31, 1893, | 918 09 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 247 |
| Aggregate amount of the same, | 254,430 00 |
| Total number of loans upon real estate, | 255 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 50,353 84 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 16,469 53 |
| year ending Oct. 31, 1893, } 2 per cent., { | 17,815 98 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 993 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 838 |
| Total number of open accounts Oct. 31, 1893, | 2,663 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (ex- clusive of taxes), | 4,303 70 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 327,114 01 |
| Number of same, | 4,643 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 282,900 72 |
| Number of same, | 2,949 |
| Date of examination by commissioner: January 12. | |

LEE SAVINGS BANK — LEE.

Incorporated March 5, 1852. Present number of corporators, 52.

CHARLES C. BENTON, *President.*

JOHN L. KILBON, *Treasurer.*

JOHN L. KILBON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

C. C. BENTON,

C. C. HOLOOMBE,

DEWITT S. SMITH.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$43,500 00 | Deposits, | \$693,131 68 |
| Bank stock as per schedule, . | 176,240 00 | Guaranty fund, . | 35,600 00 |
| Loans on bank stock, . . . | 3,040 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, . | 93,962 60 | count, | 31,441 06 |
| Real estate by foreclosure, . | 9,110 10 | | |
| Loans on real estate, . . . | 233,275 00 | | |
| Loans on personal security, . | 190,278 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 200 00 | | |
| Loans on depositors' books, . | 425 00 | | |
| Deposit in bank, on interest, . | 6,000 00 | | |
| Deposit in bank, not on interest, | 4,142 14 | | |
| | \$760,172 74 | | \$760,172 74 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Lee National Bank, Lee, | \$4,142 14 |
| Pynchon National Bank, Springfield, | 6,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|--|----------|
| On 7 shares Lee National Bank, Lee, | \$650 00 |
| On 8 shares Lee National Bank, Lee, | 500 00 |
| On 3 shares Lee National Bank, Lee, | 300 00 |
| On 13 shares Lee National Bank, Lee, | 590 00 |
| On 10 shares Lee National Bank, Lee, | 1,000 00 |

Lee Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|-----------------|-------------------------|--------------------|
| Town of Rockingham, Vt., 4s. | \$2,500 | \$2,475 00 | \$2,500 00 |
| City of Boston, Mass., 5s, | 1,000 | 1,105 00 | 1,000 00 |
| of Boston, Mass., 6s, | 10,000 | 11,500 00 | 10,000 00 |
| of Providence, R. I., 5s, | 10,000 | 10,915 00 | 10,000 00 |
| of Springfield, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| District of Columbia 6s, | 10,000 | 10,400 00 | 10,000 00 |
| | \$43,500 | \$46,395 00 | \$43,500 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------------|-------------------------|---------------------|
| 54 | First National Bank, Adams, | \$5,400 | \$8,100 00 | \$6,300 00 |
| 40 | First National Bank, Amherst, | 4,000 | 6,000 00 | 5,800 00 |
| 40 | Birmingham National Bank, Birmingham, Conn., | 4,000 | 6,800 00 | 6,000 00 |
| 10 | Atlantic Nat'l Bank, Boston, | 1,000 | 1,205 00 | 1,000 00 |
| 30 | Atlas National Bank, Boston, | 3,000 | 3,457 50 | 3,000 00 |
| 30 | Continental Nat'l B'k, Boston, | 3,000 | 3,442 50 | 3,100 00 |
| 20 | Everett Nat'l Bank, Boston, | 2,000 | 1,760 00 | 2,000 00 |
| 100 | First Nat'l Bank, Boston, | 10,000 | 23,000 00 | 10,000 00 |
| 10 | Hamilton Nat'l Bank, Boston, | 1,000 | 1,140 00 | 1,000 00 |
| 30 | Massachusetts N'l B'k, Boston, | 3,000 | 2,775 00 | 3,000 00 |
| 20 | State National Bank, Boston, | 2,000 | 2,047 50 | 2,000 00 |
| 30 | Winthrop Nat'l Bank, Boston, | 3,000 | 3,480 00 | 3,000 00 |
| 60 | N'l B'k of Commerce, Boston, | 6,000 | 7,080 00 | 6,100 00 |
| 20 | National Bank of the Commonwealth, Boston, | 2,000 | 2,565 00 | 2,000 00 |
| 100 | N'l B'k of No. America, Boston, | 10,000 | 10,525 00 | 10,100 00 |
| 50 | N'l B'k of Redemption, Boston, | 5,000 | 6,100 00 | 5,000 00 |
| 30 | N'l B'k of the Republic, Boston, | 3,000 | 4,380 00 | 3,000 00 |
| 70 | National Eagle Bank, Boston, | 7,000 | 5,950 00 | 7,000 00 |
| 70 | N'l Hide & Leather B'k, Boston, | 7,000 | 7,385 00 | 7,100 00 |
| 40 | Nat'l Revere Bank, Boston, | 4,000 | 4,000 00 | 4,000 00 |
| 40 | Nat'l Webster Bank, Boston, | 4,000 | 3,600 00 | 4,000 00 |
| 30 | City N'l B'k, Bridgeport, Conn., | 3,000 | 4,890 00 | 4,000 00 |
| 180 | Lee National Bank, Lee, | 18,000 | 24,300 00 | 18,000 00 |
| 70 | Adams Nat'l Bank, No. Adams, | 7,000 | 8,400 00 | 7,000 00 |
| 150 | Pittsfield N'l Bank, Pittsfield, | 15,000 | 21,000 00 | 18,500 00 |
| 40 | Agawam N'l B'k, Springfield, | 4,000 | 4,000 00 | 4,000 00 |
| 20 | First Nat'l Bank, Springfield, | 2,000 | 2,200 00 | 2,000 00 |
| 40 | Pynchon N'l Bank, Springfield, | 4,000 | 5,600 00 | 5,740 00 |
| 30 | Second N'l Bank, Springfield, | 3,000 | 3,900 00 | 4,000 00 |
| 30 | Chicopee N'l B'k, Springfield, | 3,000 | 4,500 00 | 5,250 00 |
| 75 | Housatonic Nat'l Bank, Stockbridge, | 7,500 | 12,000 00 | 9,500 00 |
| 30 | Springfield N'l B'k, Springfield, | 3,000 | 3,750 00 | 3,750 00 |
| | | \$158,900 | \$209,332 50 | \$176,240 00 |

Lee Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|----------------------------|------------------|
| Concord & Montreal R.R. 4s, . . . | \$20,000 | \$19,600 00 | \$20,000 00 |
| Fitchburg R.R. 5s, | 10,000 | 10,400 00 | 10,000 00 |
| Old Colony R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Maine Central R.R. 7s, | 10,000 | 13,000 00 | 13,900 00 |
| Boston & Lowell R.R. 4s, | 25,000 | 24,750 00 | 25,062 50 |
| | \$90,000 | \$92,750 00 | \$93,962 50 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|--------------|-------------|--------------|-------------|
| \$6,000 00 | 4 per cent. | \$253,750 00 | 5 per cent. | \$173,468 00 | 6 per cent. |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$9,110 10 |
| Assessed value of the same, | 6,450 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 241 | |
| Aggregate amount of the same, | 188,533 00 |
| Total number of loans upon real estate, | 212 |
| Amount of investments from which no income is received, | 600 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 38,601 25 |
| Times for the dividends fixed by the by-laws: May 31 and November 30. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1893, } 2 per cent., { | 13,264 04 |
| | 13,579 85 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 287 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 310 |
| Total number of open accounts Oct. 31, 1893, | 2,084 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu- sive of taxes), | 3,560 13 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 116,095 06 |
| Number of same, | 1,533 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 143,534 27 |
| Number of same, | 1,314 |
| Date of examination by commissioner: September 27. | |

LEICESTER SAVINGS BANK — LEICESTER.

Incorporated April 17, 1889. Present number of corporators, 29.

LORY S. WATSON, *President.*

PARKMAN T. DENNY, *Treasurer.*

J. C. WATSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LORY S. WATSON,

DEXTER KNIGHT,

CHARLES A. DENNY,

JOHN N. MURDOCK,

THEO. E. WOOLCOCK,

ALONZO B. DAVIDSON.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|---------------------|-----------------------|---------------------|
| Public funds as per schedule, . . | \$181,000 00 | Deposits, | \$501,726 69 |
| Loan on public funds, | 1,000 00 | Guaranty fund, . . | 17,071 93 |
| Bank stock as per schedule, . . | 40,902 44 | Interest account, . . | 14,019 33 |
| Loan on bank stock, | 200 00 | | |
| Railroad bonds as per schedule, . | 69,000 00 | | |
| Loans on real estate, | 160,285 50 | | |
| Loans on personal security, . . . | 40,920 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), | \$1,700 00 | | |
| Deposit in bank, on interest, . . | 7,033 53 | | |
| Expense account, | 364 75 | | |
| Premium account, | 431 73 | | |
| | \$532,817 95 | | \$532,817 95 |

Cash on Deposit in Bank:—

Leicester National Bank, Leicester, \$7,033 53

Loan on Public Funds:—

On \$1,000 United States 4s, \$1,000 00

Loan on Bank Stock:—

On 2 shares Leicester National Bank Leicester, \$200 00

Leicester Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Town of Beverly, Mass., 4s, . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| of Braintree, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Clinton, Mass., 4s, . . | 11,000 | 11,000 00 | 11,000 00 |
| of Holbrook, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| of Randolph, Mass., 4s, . . | 24,000 | 24,000 00 | 24,000 00 |
| City of Boston, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Chelsea, Mass., 6s, . . | 8,000 | 8,080 00 | 8,000 00 |
| of Columbus, Ohio, 4s, . . | 10,000 | 9,500 00 | 10,000 00* |
| of Cleveland, Ohio, 4s, . . | 5,000 | 4,950 00 | 5,000 00 |
| of Dayton, Ohio, 4s, . . | 5,000 | 4,850 00 | 5,000 00* |
| of Dayton, Ohio, 6s, . . | 5,000 | 5,200 00 | 5,000 00* |
| of Fall River, Mass., 6s, . . | 1,000 | 1,100 00 | 1,000 00 |
| of Lawrence, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| of Lynn, Mass., 4s, . . | 9,000 | 9,000 00 | 9,000 00 |
| of Lowell, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| of Manchester, N. H., 6s, . . | 1,000 | 1,100 00 | 1,000 00 |
| of Waltham, Mass., 4s, . . | 12,000 | 12,000 00 | 12,000 00 |
| of Waterbury, Conn., 4s, . . | 5,000 | 4,950 00 | 5,000 00 |
| of Worcester, Mass., 4½s, . . | 4,000 | 4,160 00 | 4,000 00 |
| of Grands Rapids, Mich., 4½s, . | 8,000 | 8,180 00 | 8,000 00 |
| Town of Great Barrington, Mass., 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| of Orange, Mass., 4s, . . | 18 000 | 18,000 00 | 18,000 00 |
| | \$181,000 | \$181,070 00 | \$181,000 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------|----------------------------|------------------|
| 10 | Continental Nat'l Bank, Boston, . | \$1,000 | \$1,147 50 | \$1,150 00 |
| 30 | Eliot National Bank, Boston, . | 3,000 | 3,465 00 | 3,610 00 |
| 15 | Market N'l Bank, Boston, . | 1,500 | 1,380 00 | 1,770 04 |
| 20 | North National Bank, Boston, . | 2,000 | 2,180 00 | 2,425 00 |
| 30 | Nat'l Webster Bank, Boston, . | 3,000 | 2,745 00 | 3,000 00 |
| 50 | N'l Hide & Leather B'k, Boston, . | 5,000 | 5,275 00 | 5,954 40 |
| 15 | National Revere B'k, Boston, . | 1,500 | 1,500 00 | 1,925 00 |
| 12 | N'l B'k of No. America, Boston, . | 1,200 | 1,263 00 | 1,346 00 |
| 20 | Nat'l Bank of the Common- wealth, Boston, . . . | 2,000 | 2,505 00 | 2,100 00 |
| 50 | State National Bank, Boston, . | 5,000 | 5,162 50 | 5,397 50 |
| 25 | Howard Nat'l Bank, Boston, . | 2,500 | 2,475 00 | 2,635 00 |
| 37 | Leicester N'l Bank, Leicester, . | 3,700 | 5,550 00 | 3,700 00 |
| 11 | Millbury N'l Bank, Millbury, . | 1,100 | 1,100 00 | 1,314 50 |
| 10 | Oxford Nat'l Bank, Oxford, . | 1,000 | 1,000 00 | 1,050 00 |
| 25 | Central N'l Bank, Worcester, . | 2,500 | 3,625 00 | 3,525 00 |
| | | \$36,000 | \$40,373 00 | \$40,902 44 |

Leicester Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|-------------------------|--------------------|
| Boston & Lowell R.R. 4s, | \$7,000 | \$6,930 00 | \$7,000 00 |
| Boston & Maine R.R. 4s, | 20,000 | 19,600 00 | 20,000 00 |
| Boston & Providence R.R. 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| Eastern R.R. 6s, | 3,000 | 3,510 00 | 3,000 00 |
| Fitchburg R.R. 4s, | 4,000 | 3,880 00 | 4,000 00 |
| Fitchburg R.R. 4½s, | 3,000 | 3,000 00 | 3,000 00 |
| Fitchburg R.R. 5s, | 3,000 | 3,090 00 | 3,000 00 |
| Leeds & Farmington R.R. 6s, . . | 4,000 | 4,120 00 | 4,000 00 |
| Old Colony R.R. 4s, | 5,000 | 5,000 00 | 5,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 10,000 | 10,500 00 | 10,000 00 |
| Upper Coos R.R. 4s, | 5,000 | 4,750 00 | 5,000 00 |
| | \$69,000 | \$69,380 00 | \$69,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|--------------|-------------|------------|--------------|
| \$7,033 53 | 3 per cent. | \$140,738 43 | 5 per cent. | \$6,800 00 | 5½ per cent. |
| 3,970 00 | 4 " | 10,000 00 | 5½ " | 39,877 07 | 6 " |
| 32,700 00 | 4½ " | | | | |

Number of loans which are of an amount not exceeding \$3,000 each, . 137
 Aggregate amount of the same, \$132,547 07
 Total number of loans upon real estate, 127
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, 24,058 82
 Times for the dividends fixed by the by-laws: June 1 and December 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent, { 8,928 87
 year ending Oct. 31, 1893, } 2 per cent, { 9,344 29
 Number of accounts opened during the year ending Oct. 31, 1893, . 151
 Number of accounts closed during the year ending Oct. 31, 1893, . 98
 Total number of open accounts Oct. 31, 1893, 1,084
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), 1,217 23
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, 68,628 97
 Number of same, 695
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, 52,359 71
 Number of same, 710
 Date of examination by commissioner: May 18.

LENOX SAVINGS BANK — LENOX.

Incorporated April 4, 1890. Present number of corporators, 9.

HENRY SEDGWICK, *President.*

EDWARD McDONALD, *Treasurer.*

M. A. BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS POST,

R. H. WALKER,

C. R. BOND,

H. SEDGWICK.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$3,012 33 | Deposits, | \$143,827 63 |
| Bank stock as per schedule, . | 25,000 00 | Guaranty fund, . . | 537 82 |
| Railroad bonds as per schedule, . | 10,020 00 | Interest account, . | 592 34 |
| Loans on real estate, | 86,350 00 | Profit and loss account, | 345 31 |
| Loans on personal security, . . | 8,000 00 | | |
| Loans to counties, cities or towns (notes), | 10,622 50 | | |
| Deposit in bank, not on interest, . | 2,294 52 | | |
| Expense account, | 3 75 | | |
| | \$145,303 10 | | \$145,303 10 |

Cash on Deposit in Bank:—

Lenox National Bank, Lenox, \$2,294 52

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------|-------------------------|------------------|
| City of Grand Rapids, Mich., 5s, . | \$3,000 | \$3,060 00 | \$3,012 33 |

Lenox Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|-----------------|-------------------------|--------------------|
| 10 | Chapin N'l B'k, Springfield, . | \$1,000 | \$1,550 00 | \$1,550 00 |
| 10 | City Nat'l Bank, Springfield, . | 1,000 | 1,550 00 | 1,550 00 |
| 12 | Chicopee N'l B'k, Springfield, . | 1,200 | 2,100 00 | 2,100 00 |
| 10 | Second Nat'l B'k, Springfield . | 1,000 | 1,550 00 | 1,550 00 |
| 18 | Mechanics' N'l B'k, Worcester, . | 1,800 | 1,800 00 | 1,800 00 |
| 22 | Pittsfield Nat'l B'k, Pittsfield, . | 2,200 | 2,750 00 | 3,420 00 |
| 5 | Palmer Nat'l Bank, Palmer, . | 500 | 775 00 | 775 00 |
| 9 | John Hancock National Bank, Springfield, . | | | |
| | Ware National Bank, Ware, . | 900 | 1,170 00 | 1,170 00 |
| 10 | First Nat'l Bank, Worcester, . | 1,000 | 1,200 00 | 1,200 00 |
| 10 | First Nat'l Bank, Worcester, . | 1,000 | 1,900 00 | 1,900 00 |
| 30 | Lenox National Bank, Lenox, . | 3,000 | 3,750 00 | 3,620 00 |
| 9 | Agricultural National Bank, Springfield, . | 900 | 2,355 00 | 2,355 00 |
| 12 | Housatonic National Bank, Stockbridge, . | 1,900 | 2,010 00 | 2,010 00 |
| | | \$16,700 | \$24,460 00 | \$25,000 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------|-----------------|-------------------------|--------------------|
| Upper Coos R.R. 4s, | \$5,000 | \$5,020 00 | \$5,020 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,200 00 | 5,000 00 |
| | \$10,000 | \$10,220 00 | \$10,020 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|-------------|-------------|-------------|
| \$10,622 50 | 4 per cent. | \$57,300 00 | 5 per cent. | \$37,050 00 | 6 per cent. |

Lenox Savings Bank — Concluded.

| | | |
|---|------------------|-------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 28 | |
| Aggregate amount of the same, | | \$31,750 00 |
| Total number of loans upon real estate, | 38 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 5,973 66 |
| Times for the dividends fixed by the by-laws: first Tuesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the | } 2 per cent., { | 1,972 11 |
| year ending Oct. 31, 1893, | | 2,418 33 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 159 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 65 | |
| Total number of open accounts Oct. 31, 1893, | 483 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 12 05 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 64,512 78 |
| Number of same, | 633 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 33,059 68 |
| Number of same, | 315 | |
| Date of examination by commissioner: September 27. | | |

LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated March 13, 1865. Present number of corporators, 36.

J. G. TENNEY, *President.*

A. L. BURDITT, *Treasurer.*

A. L. BURDITT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE HALL,

CHAS. C. BOYDEN,

HAMILTON MAYO,

A. L. BURDITT,

CLESSION KENNEY.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|-----------------------------|---------------------|
| Public funds as per schedule, . . . | \$50,000 00 | Deposits, | \$809,804 44 |
| Loan on public funds, | 150 00 | Guaranty fund, | 36,000 00 |
| Bank stock as per schedule, | 67,300 00 | Interest account, | 19,670 03 |
| Loan on bank stock, | 4,750 00 | | |
| Railroad bonds as per schedule, | 29,500 00 | | |
| Real estate (for banking purposes), | 24,000 00 | | |
| Real estate by foreclosure, | 2,600 00 | | |
| Loans on real estate, | 516,352 75 | | |
| Loans on personal security, | 130,830 00 | | |
| Loans to counties, cities or towns (notes), | 15,500 00 | | |
| Loans on depositors' books, | 500 00 | | |
| Deposit in bank, on interest, | 15,565 02 | | |
| Cash on hand, | 5,226 70 | | |
| | \$865,274 47 | | \$865,274 47 |

Cash on Deposit in Bank:—

Leominster National Bank, Leominster, \$15,565 02

Loan on Public Funds:—

On \$200 United States 4s, \$150 00

Loan on Bank Stock:—

On 61 shares Leominster National Bank, Leominster, \$4,750 00

Leominster Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| City of Chicago, Ill., 4s. . . . | \$25,000 | \$25,875 00 | \$25,000 00 |
| of Brockton, Mass., 4s. . . . | 8,000 | 8,000 00 | 8,000 00 |
| of Fall River, Mass., 4s. . . . | 11,000 | 11,110 00 | 11,000 00 |
| Town of Peabody, Mass., 4s. . . . | 6,000 | 6,000 00 | 6,000 00 |
| | \$50,000 | \$50,985 00 | \$50,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|-----------------|----------------------------|--------------------|
| 75 | Nat'l Webster Bank, Boston, . | \$7,500 | \$6,900 00 | \$7,500 00 |
| 62 | Boston National Bank, Boston, . | 6,200 | 5,766 00 | 6 200 00 |
| 27 | Central Nat'l Bank, Boston, . | 2,700 | 4,060 00 | 2,700 00 |
| 61 | Globe National Bank, Boston, . | 6,100 | 5,612 00 | 6,100 00 |
| 10 | Market National Bank, Boston, . | 1,000 | 920 00 | 1,000 00 |
| 5 | Blackstone N'l Bank, Boston, . | 500 | 450 00 | 500 00 |
| 25 | Eliot National Bank, Boston, . | 2,500 | 2,875 00 | 2,500 00 |
| 34 | Everett Nat'l Bank, Boston, . | 3,400 | 3,060 00 | 3,400 00 |
| 20 | Continental Nat'l B'k, Boston, . | 2,000 | 2,300 00 | 2,000 00 |
| 15 | Boylston Nat'l Bank, Boston, . | 1,500 | 1,875 00 | 1,500 00 |
| 17 | National Eagle Bank, Boston, . | 1,700 | 1,615 00 | 1,700 00 |
| 2 | Shoe & Leather N'l B'k, Boston, . | 200 | 180 00 | 200 00 |
| 1 | Winthrop Nat'l Bank, Boston, . | 100 | 116 00 | 100 00 |
| 20 | National Bank of the Common- wealth, Boston, | 2,000 | 2,500 00 | 2,000 00 |
| 30 | N'l B'k of No. America, Boston, . | 3,000 | 3,150 00 | 3,000 00 |
| 9 | N'l B'k of Commerce, Boston, . | 900 | 1,062 00 | 900 00 |
| 80 | Safety Fund National Bank, Fitchburg, | 8,000 | 8,800 00 | 8,000 00 |
| 160 | Leominster Nat'l Bank, Leo- minster, | 16,000 | 16,000 00 | 16,000 00 |
| 20 | Crocker N'l B'k, Turner's Falls, . | 2,000 | 2,400 00 | 2,000 00 |
| | | \$67,300 | \$69,631 00 | \$67,300 00 |

Leominster Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|-----------------|-------------------------|--------------------|
| Boston & Maine R.R. 4s, | \$15,000 | \$15,000 00 | \$15,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 9,500 00 | 9,500 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,450 00 | 5,000 00 |
| | \$30,000 | \$29,950 00 | \$29,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------------------|---------------------|---------------------------|---------------------|--------------|-------------|
| \$15,565 02 15,000 00 | 4 per cent. 4½ " | \$204,800 00 65,395 00 | 5 per cent. 5½ " | \$385,887 75 | 6 per cent. |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$24,000 00 |
| Estimated value of the same, | 24,000 00 |
| Assessed value of the same, | 17,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 1,399 21 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 2,600 00 |
| Assessed value of the same, | 2,920 00 |
| Net income received from same during year ending Oct. 31, 1893, | 177 18 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 436 |
| Aggregate amount of the same, | 399,232 75 |
| Total number of loans upon real estate, | 438 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 45,128 79 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 15,121 38 |
| year ending Oct. 31, 1893, } 2 per cent., { | 15,933 86 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 480 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 418 |
| Total number of open accounts Oct. 31, 1893, | 2,833 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,087 64 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 169,244 62 |
| Number of same, | 2,091 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 179,131 36 |
| Number of same, | 2,069 |
| Date of examination by commissioner: April 4. | |

LEXINGTON SAVINGS BANK—LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 43.

BRADLEY C. WHITCHER, *President.*

JAMES E. CRONE, *Treasurer.*

AUGUSTUS E. SCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEWIS HUNT,

WALTER WELLINGTON,

LEONARD A. SAVILLE,

EDWIN S. SPAULDING,

LYMAN LAWRENCE,

BRADLEY C. WHITCHER.

Open for business Wednesday, 3.30 to 6 P.M.; Saturday, 3.30 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . . . | \$5,000 00 | Deposits, . . . | \$238,328 96 |
| Loan on public funds, . . . | 35,000 00 | Guaranty fund, . . . | 7,913 40 |
| Loan on bank stock, . . . | 2,000 00 | Interest account, . . . | 3,138 17 |
| Railroad bonds as per schedule, . . . | 26,500 00 | Profit and loss account, . . . | 2,582 50 |
| Loan on railroad bonds, . . . | 2,000 00 | | |
| Loans on real estate, . . . | 183,741 15 | | |
| Loans on personal security, . . . | 28,775 00 | | |
| Loans to counties, cities or towns (notes), . . . | 11,000 00 | | |
| Deposit in bank, on interest, . . . | 7,000 27 | | |
| Expense account, . . . | 86 72 | | |
| Cash on hand, . . . | 859 89 | | |
| | \$301,963 03 | | \$301,963 03 |

Cash on Deposit in Bank:—

Fourth National Bank, Boston, \$7,000 27

Loan on Public Funds:—

| | |
|---|---------------|
| On \$5,000 Newton, Mass., 4s, | } \$35,000 00 |
| On \$12,000 Providence, R. I., 4s, | |
| On \$15,000 Boston, Mass., 4s, | |
| On \$1,000 Nashua, N. H., 4s, | |
| On \$7,000 Aroostook County, Me., 4s, | |

Lexington Savings Bank — Continued.**Loan on Bank Stock:—**

| | |
|--|------------|
| On 15 shares Merchants' National Bank, Boston, } | \$2,000 00 |
| On 10 shares National Bank of North America, Boston, } | |

Loan on Railroad Bonds:—

| | |
|---------------------------------------|------------|
| On \$2,000 Eastern R.R. 6s, | \$2,000 00 |
|---------------------------------------|------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------|----------------------------|------------------|
| City of Concord, N. H., 4s, | \$5,000 | \$5,000 00 | \$5,000 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Boston & Albany R.R. 6s, | \$2,000 | \$2,045 00 | \$2,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 2,000 | 2,090 00 | 2,000 00 |
| Cheshire R.R. 6s, | 1,000 | 1,060 00 | 1,000 00 |
| Lowell & Lawrence R.R. 6s, | 2,000 | 2,095 00 | 2,000 00 |
| Maine Central R.R. 4½s, | 3,500 | 3,570 00 | 3,500 00 |
| Portland & Ogdensburg R.R. 6s, | 5,000 | 5,425 00 | 5,000 00 |
| Concord & Montreal R.R. 4s, | 5,000 | 5,000 00 | 5,000 00 |
| Boston & Lowell R.R. 4s, | 6,000 | 6,000 00 | 6,000 00 |
| | \$26,500 | \$27,825 00 | \$26,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|-------------|-------------|----------|--------------|
| \$7,000 27 | 3 per cent. | \$12,000 00 | 5 per cent. | \$100 00 | 7½ per cent. |
| 5,000 00 | 4½ " | 5,000 00 | 5½ " | 2,000 00 | 7½ " |
| 6,000 00 | 4½ " | 232,416 15 | 6 " | | |

Lexington Savings Bank — Concluded.

| | | |
|---|-------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 91 | |
| Aggregate amount of the same, | | \$132,716 15 |
| Total number of loans upon real estate, | 85 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 16,685 74 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | | 6,502 45 |
| year ending Oct. 31, 1893, } 2½ per cent., { | | 6,608 56 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 138 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 71 | |
| Total number of open accounts Oct. 31, 1893, | 1,050 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 934 42 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 60,180 87 |
| Number of same, | 1,185 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 55,990 92 |
| Number of same, | 676 | |
| Date of examination by commissioner: January 2. | | |

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated April 12, 1854. Present number of corporators, 58.

SEWALL G. MACK, *President.*ARTEMAS S. TYLER, *Treasurer.*CHARLES F. COBURN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN F. KIMBALL,

JOHN H. MCALVIN,

CHAS. E. A. BARTLETT,

GEORGE S. CHENET,

GEO. F. PENNIMAN,

ARTEMAS S. TYLER.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|-----------------------|-----------------------|
| Bank stock as per schedule, . | \$178,420 00 | Deposits, | \$1,508,909 35 |
| Loans on bank stock, | 17,900 00 | Guaranty fund, . . | 61,052 04 |
| Railroad bonds as per schedule, . | 75,000 00 | Interest account, . . | 63,555 58 |
| Real estate (for banking purposes), | 65,000 00 | Rent account, . . . | 620 12 |
| Real estate by foreclosure, | 3,000 00 | Premium account, . . | 575 00 |
| Loans on real estate, | 710,381 67 | | |
| Loans on personal security, | 477,750 00 | | |
| Loans to counties, cities or towns (notes), | 25,000 00 | | |
| Deposits in banks, on interest, . . | 78,524 43 | | |
| Expense account, | 2,449 17 | | |
| Cash on hand, | 1,286 82 | | |
| | \$1,634,712 09 | | \$1,634,712 09 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| Prescott National Bank, Lowell, | \$59,664 13 |
| Appleton National Bank, Lowell, | 14,140 34 |
| National Bank of the Commonwealth, Boston, | 4,719 96 |

Loans on Bank Stock, amount on each:—

| | |
|---|--------------|
| On 15 shares Railroad National Bank, Lowell, | } \$2,200 00 |
| On 15 shares First National Bank, Lowell, | |
| On 3 shares Old Lowell National Bank, Lowell, | } 1,900 00 |
| On 19 shares Prescott National Bank, Lowell, | |
| On 23 shares Prescott National Bank, Lowell, | } 2,600 00 |
| On 14 shares Appleton National Bank, Lowell, | |
| On 7 shares Old Lowell National Bank, Lowell, | |

Lowell Five Cents Savings Bank — Continued.

| | | |
|--|---|-------------|
| On 44 shares Merchants' National Bank, Lowell, | } | \$8,800 00* |
| On 25 shares Railroad National Bank, Lowell, | | |
| On 9 shares Prescott National Bank, Lowell, | | |
| On 1 share Old Lowell National Bank, Lowell, | } | 400 00 |
| On 1 share First National Bank, Lowell, | | |
| On 2 shares Crocker National Bank, Turner's Falls, | | |
| On 34 shares Rollstone National Bank, Fitchburg, | | 2,000 00 |

* This amount has been reduced within the legal limit.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 44 | Atlas National Bank, Boston, . | \$4,400 | \$5,071 00 | \$4,400 00 |
| 50 | Blackstone Nat'l Bank, Boston, . | 5,000 | 4,512 50 | 5,000 00 |
| 40 | Boston Nat'l Bank, Boston, . | 4,000 | 3,720 00 | 4,000 00 |
| 52 | Boylston Nat'l Bank, Boston, . | 5,200 | 6,500 00 | 5,200 00 |
| 50 | National City Bank, Boston, . | 5,000 | 4,312 50 | 5,000 00 |
| 40 | Nat'l B'k of Commerce, Boston, . | 4,000 | 4,720 00 | 4,000 00 |
| 20 | National Bank of the Common- wealth, Boston, | 2,000 | 2,505 00 | 2,000 00 |
| 70 | Continental N'l Bank, Boston, . | 7,000 | 8,032 50 | 7,000 00 |
| 30 | National Eagle B'k, Boston, . | 3,000 | 2,850 00 | 3,000 00 |
| 50 | Eliot National Bank, Boston, . | 5,000 | 5,775 00 | 5,000 00 |
| 20 | Everett Nat'l Bank, Boston, . | 2,000 | 1,835 00 | 2,000 00 |
| 17 | Nat'l Exchange Bank, Boston, . | 1,700 | 2,006 00 | 1,700 00 |
| 5 | Faneuil Hall N'l Bank, Boston, . | 500 | 600 00 | 500 00 |
| 50 | Freeman's Nat'l B'k, Boston, . | 5,000 | 5,300 00 | 5,000 00 |
| 60 | Globe National Bank, Boston, . | 6,000 | 5,520 00 | 6,000 00 |
| 50 | Hamilton Nat'l Bank, Boston, . | 5,000 | 5,700 00 | 5,000 00 |
| 15 | N'l Hide & Leather B'k, Boston, . | 1,500 | 1,582 50 | 1,500 00 |
| 20 | Howard Nat'l Bank, Boston, . | 2,000 | 1,980 00 | 2,000 00 |
| 40 | Lincoln Nat'l Bank, Boston, . | 4,000 | 3,960 00 | 4,000 00 |
| 10 | Merchants' Nat'l B'k, Boston, . | 1,000 | 1,430 00 | 1,000 00 |
| 5 | North National Bank, Boston, . | 500 | 545 00 | 500 00 |
| 90 | N'l B'k of No. America, Boston, . | 9,000 | 9,472 50 | 9,000 00 |
| 100 | National Bank of Redemption, Boston, | 10,000 | 12,550 00 | 10,000 00 |
| 10 | N'l B'k of the Republic, Boston, . | 1,000 | 1,475 00 | 1,000 00 |
| 27 | Nat'l Revere Bank, Boston, . | 2,700 | 2,700 00 | 2,700 00 |
| 25 | Second National Bank, Boston, . | 2,500 | 4,525 00 | 2,500 00 |
| 40 | Shoe & Leather N'l B'k, Boston, . | 4,000 | 3,600 00 | 4,000 00 |
| 5 | Shawmut Nat'l Bank, Boston, . | 500 | 605 00 | 500 00 |
| 20 | State National Bank, Boston, . | 2,000 | 2,065 00 | 2,000 00 |
| 92 | Suffolk Nat'l Bank, Boston, . | 9,200 | 8,510 00 | 9,200 00 |
| 71 | Tremont Nat'l Bank, Boston, . | 7,100 | 6,674 00 | 7,100 00 |
| 40 | National Union Bank, Boston, . | 4,000 | 5,190 00 | 4,000 00 |
| 20 | Washington Nat'l B'k, Boston, . | 2,000 | 2,005 00 | 2,000 00 |
| 85 | First National Bank, Lowell, . | 8,500 | 15,300 00 | 11,305 00 |
| 35 | Merchants' N'l Bank, Lowell, . | 3,500 | 5,250 00 | 3,500 00 |
| 83 | Old Lowell N'l B'k, Lowell, . | 8,300 | 10,375 00 | 10,375 00 |
| 135 | Prescott Nat'l Bank, Lowell, . | 13,500 | 20,250 00 | 16,740 00 |
| 75 | Railroad Nat'l Bank, Lowell, . | 7,500 | 9,375 00 | 8,700 00 |
| | | \$169,100 | \$198,378 50 | \$178,420 00 |

Lowell Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|-------------------------|------------------|
| Fitchburg R.R. 5s, | \$40,000 | \$41,500 00 | \$40,000 00 |
| Boston & Lowell R.R. 4s, | 20,000 | 19,600 00 | 20,000 00 |
| Maine Central R.R. 4½s, | 15,000 | 15,675 00 | 15,000 00 |
| | \$75,000 | \$76,775 00 | \$75,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|--------------|--------------|-------------|
| \$4,719 98 | 2½ per cent. | \$20,300 00 | 4½ per cent. | \$165,900 00 | 6 per cent. |
| 24,664 13 | 3 " | 564,731 67 | 5 " | 30,000 00 | 6½ " |
| 47,140 34 | 4 " | 130,000 00 | 5½ " | 1,000 00 | 7 " |
| 264,900 00 | 4½ " | 66,200 00 | 5½ " | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$65,000 00 |
| Estimated value of the same, | 65,000 00 |
| Assessed value of the same, | 66,400 00 |
| Net income received from same during year ending Oct. 31, 1893, | 735 94 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 3,000 00 |
| Assessed value of the same, | 5,700 00 |
| Net income received from same during year ending Oct. 31, 1893, | 690 56 |
| Number of loans which are of an amount not exceeding \$3,000 each, 143 | |
| Aggregate amount of the same, | 223,606 67 |
| Total number of loans upon real estate, | 169 |
| Amount of investments from which no income is received, | 10,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 74,274 04 |
| Times for the dividends fixed by the by-laws: first Saturday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 28,411 93 |
| year ending Oct. 31, 1893, } 2 per cent., { | 29,674 24 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,272 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,375 |
| Total number of open accounts Oct. 31, 1893, | 7,062 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 7,292 71 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 221,924 17 |
| Number of same, | 7,292 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 256,889 30 |
| Number of the same, | 4,417 |
| Date of examination by commissioner: August 4. | |

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 50.

A. ST. JOHN CHAMBERE, *President.*

GEORGE J. CARNEY, *Treasurer.*

GEORGE J. CARNEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL KIDDER,

FREDERICK TAYLOR,

GEORGE S. MOTLEY,

CYRUS M. FISK,

JAMES W. B. SHAW,

GEORGE J. CARNEY.

Open for deposits every business day, 9 A.M. to 2 P.M., and Saturdays, 7 to 9 P.M.; for payments, Tuesday, Thursday, Saturday, 9 A.M. to 2 P.M.; and Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$65,000 00 | Deposits, | \$4,358,668 83 |
| Bank stock as per schedule, . | 170,600 00 | Guaranty fund, . . | 221,806 25 |
| Loans on bank stock, . . . | 31,426 00 | Profit and loss account, | 37,045 41 |
| Real estate (for banking purposes), | 20,334 06 | Suspense account, . | 65,995 27 |
| Loans on real estate, | 1,817,467 00 | | |
| Loans on personal security, . | 1,163,289 20 | | |
| Loans to counties, cities or towns (notes), | 1,340,600 00 | | |
| Deposits in banks, on interest, . | 75,000 50 | | |
| | <u>\$4,683,515 76</u> | | <u>\$4,683,515 76</u> |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Wamesit National Bank, Lowell, | \$75,000 00 |
| Merchants' National Bank, Lowell, | 50 |

Loans on Bank Stock, amount on each:—

| | |
|---|--------------|
| On 100 shares Appleton National Bank, Lowell, | } \$6,575 00 |
| On 10 shares Prescott National Bank, Lowell, | |
| On 5 shares Third National Bank, Springfield, | |
| On 16 shares Prescott National Bank, Lowell, | 650 00 |
| On 55 shares Railroad National Bank, Lowell, | } 20,000 00 |
| On 170 shares National Hide and Leather Bank, Boston, | |
| On 10 shares Merchants' National Bank, Lowell, | 400 00 |
| On 30 shares Merchants' National Bank, Lowell, | 2,000 00 |
| On 25 shares First National Bank, Lowell, | 1,800 00 |

Lowell Institution for Savings—Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|----------------------------|------------------|
| District of Columbia 5s, | \$65,000 | \$65,000 00 | \$65,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|----------------------------------|------------|----------------------------|------------------|
| 142 | Columbian Nat'l B'k, Boston, . | \$14,200 | \$14,200 00 | \$14,200 00 |
| 174 | National Eagle Bank, Boston, . | 17,400 | 16,530 00 | 17,400 00 |
| 344 | Merchants' Nat'l Bank, Boston, . | 34,400 | 49,192 00 | 34,400 00 |
| 161 | New England N'l B'k, Boston, . | 16,100 | 25,357 50 | 16,100 00 |
| 473 | Second National Bank, Boston, . | 47,300 | 85,613 00 | 47,300 00 |
| 160 | First National Bank, Lowell, . | 16,000 | 28,000 00 | 16,000 00 |
| 80 | Merchants' Nat'l B'k, Lowell, . | 8,000 | 12,000 00 | 8,000 00 |
| 171 | Railroad Nat'l Bank, Lowell, . | 17,100 | 20,520 00 | 17,100 00 |
| | | \$170,500 | \$251,412 50 | \$170,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|----------------|-------------|
| \$173,389 70 | 2½ per cent. | \$11,500 00 | 4½ per cent. | \$1,195,050 00 | 5 per cent. |
| 75,000 00 | 3 " | 1,069,650 00 | 4½ " | 13,000 00 | 5½ " |
| 33,000 00 | 3½ " | 75,000 00 | 4½ " | 33,017 00 | 6 " |
| 1,138,075 00 | 4 " | 336,000 00 | 4½ " | 200,000 00 | 6½ " |
| 25,000 00 | 4½ " | 50,000 00 | 4½ " | | |

Amount invested in real estate for banking purposes, \$20,334 06
 Estimated value of the same, 20,334 06
 Assessed value of the same, 42,360 00
 Net income received from same during year ending Oct. 31, 1893, . . . 1,487 98
 Number of loans which are of an amount not exceeding \$3,000 each, . 87
 Aggregate amount of the same, 140,467 00
 Total number of loans upon real estate, 168
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 209,266 03
 Times for the dividends fixed by the by-laws: first Saturday in May and
 November.

Lowell Institution for Savings — Concluded.

| | | |
|---|----------------|-------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$81,254 98 |
| year ending Oct. 31, 1893, | 2 per cent., { | 83,706 17 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,711 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,841 | |
| Total number of open accounts Oct. 31, 1893, | 11,277 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 8,900 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 662,085 00 |
| Number of same, | 11,249 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 774,742 31 |
| Number of same, | 12,650 | |
| Date of examination by commissioner: April 4. | | |

LUDLOW SAVINGS BANK—LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 35.

GEORGE D. GREEN, *President.*

GEORGE A. BIRNIE, *Treasurer.*

GEORGE A. BIRNIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE D. GREEN,

W. S. COLWELL,

E. E. FULLER,

M. D. L. TOWNE,

M. H. LYONS.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.; also Wednesdays and Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|--------------------|-----------------------|--------------------|
| Bank stock as per schedule, . . | \$1,100 00 | Deposits, | \$49,151 51 |
| Railroad bonds as per schedule, . . | 3,248 50 | Guaranty fund, . . | 336 48 |
| Loans on real estate, | 30,156 00 | Interest account, . . | 229 22 |
| Loans on personal security, . . | 6,475 00 | | |
| Loans to counties, cities or towns (notes), | 6,820 00 | | |
| Deposits in banks, on interest, . . | 2,503 24 | | |
| Expense account, | 77 15 | | |
| Safe and furniture, | 50 00 | | |
| Cash on hand, | 289 32 | | |
| | \$49,717 21 | | \$49,717 21 |

Cash on Deposit in Banks, amount in each : —

| | |
|--|----------|
| Springfield Safe Deposit and Trust Company, Springfield, | \$183 86 |
| Pynchon National Bank, Springfield, | 2,319 36 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|------------------------------|------------|-------------------------|------------------|
| 10 | City National Bank, Holyoke, | \$1,000 | \$1,100 00 | \$1,100 00 |

Ludlow Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------|----------------------------|------------------|
| Fitchburg R.R. 5s, | \$2,000 | \$2,060 00 | \$2,102 50 |
| Leeds & Farmington R.R. 6s, | 1,000 | 1,080 00 | 1,144 00 |
| | \$3,000 | \$3,090 00 | \$3,246 50 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------------------|------------------------|------------|--------------|-------------|-------------|
| \$2,503 24 17,920 00 | 4 per cent. 5 " | \$7,670 00 | 5½ per cent. | \$15,861 00 | 6 per cent. |

| | | |
|---|-----|-------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 70 | |
| Aggregate amount of the same, | | \$41,451 00 |
| Total number of loans upon real estate, | 36 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 2,370 24 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 782 98 |
| year ending Oct. 31, 1893, } 2 per cent., { | | 874 56 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 136 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 134 | |
| Total number of open accounts Oct. 31, 1893, | 446 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 447 15 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 25,777 50 |
| Number of same, | 882 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 19,563 45 |
| Number of same, | 367 | |
| Date of examination by commissioner: August 24. | | |

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated May 15, 1855. Present number of corporators, 81.

ROLLIN E. HARMON, *President*.

HENRY E. NEWHALL, *Treasurer*.

HENRY E. NEWHALL, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

ROLLIN E. HARMON,

HENRY A. PEVEAR,

JAMES S. NEWHALL,

CHARLES H. NEWHALL,

RUFUS KIMBALL.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 3 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . . . | \$258,862 50 | Deposits, . . . | \$2,748,113 08 |
| Loans on public funds, . . . | 314,950 00 | Guaranty fund, . . . | 140,000 00 |
| Bank stock as per schedule, . . . | 182,097 97 | Profit and loss account, . . . | 166,398 60 |
| Loans on bank stock, . . . | 10,975 00 | | |
| Railroad bonds as per schedule, . . . | 82,000 00 | | |
| Loans on railroad bonds, . . . | 243,550 00 | | |
| Loan on railroad stock, . . . | 12,000 00 | | |
| Railroad notes, . . . | 85,000 00 | | |
| Real estate (for banking purposes), . . . | 32,103 27 | | |
| Real estate by foreclosure, . . . | 989 81 | | |
| Loans on real estate, . . . | 1,226,293 81 | | |
| Loans on personal security, . . . | 490,600 00 | | |
| Loans to counties, cities or towns (notes), . . . | 9,000 00 | | |
| Deposits in banks, on interest, . . . | 92,676 87 | | |
| Expense account, . . . | 8,116 18 | | |
| Furniture and fixtures, . . . | 1,137 61 | | |
| Cash on hand, . . . | 9,158 76 | | |
| | \$3,054,511 68 | | \$3,054,511 68 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| National City Bank, Lynn, | \$12,032 92 |
| Merchants' National Bank, Boston, | 10,850 32 |
| Market National Bank, Boston, | 35,015 64 |
| National Bank of the Republic, Boston, | 34,777 99 |

Lynn Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each:—

| | |
|---|-------------|
| On \$25,000 Town of Quincy, Mass., 4½s, | \$25,000 00 |
| On \$30,000 City of Fall River, Mass., 4½s, | 190,000 00 |
| On \$120,000 City of Meriden, Conn., 4s, | |
| On \$25,000 City of Fitchburg, Mass., 4s, | |
| On \$33,000 City of Hartford, Conn., 4s, | |
| On \$38,000 City of Providence, R. I., 4s, | 45,500 00 |
| On \$8,000 County of Aroostook, Me., 4½s, | |
| On \$15,000 City of Fort Wayne, Ind., 6s, | 14,450 00 |
| On \$16,000 City of Dayton, Ohio, 5s, | 15,000 00* |
| On \$28,000 City of Malden, Mass., 4s, | 25,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|---|----------|
| On 10 shares Security Safe Deposit and Trust Company, Lynn, | \$800 00 |
| On 2 shares Railroad National Bank, Lowell, | 175 00 |
| On 16 shares National City Bank, Lynn, | 1,600 00 |
| On 60 shares Security Safe Deposit and Trust Company, Lynn, | 5,400 00 |
| On 16 shares Central National Bank, Lynn, | 1,300 00 |
| On 5 shares Lynn National Bank, Lynn, | 500 00 |
| On 15 shares Manufacturers' National Bank, Lynn, | 1,200 00 |

Loans on Railroad Bonds, amount on each:—

| | |
|--|--------------|
| On \$45,500 Upper Coos R.R. 4½s, | \$129,050 00 |
| On \$87,000 Boston & Maine R.R. 4s, | |
| On \$10,000 Fitchburg R.R. 6s, | 35,000 00 |
| On \$15,000 Fitchburg R.R. 6s, | |
| On \$20,000 Conn. & Passumpsic Rivers R.R. 4s, | 25,000 00 |
| On \$25,000 Worcester, Nashua & Rochester R.R. 4s, | |
| On \$5,000 Old Colony R.R. 4s, | |
| On \$50,000 Eastern R.R. 6s, | 50,000 00 |

Loan on Railroad Stock:—

| | |
|--|-------------|
| On 100 shares Old Colony R.R., | \$12,000 00 |
|--|-------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------|----------------------------|------------------|
| City of Boston, Mass., 6s, | \$8,000 | \$8,000 00 | \$8,000 00 |
| of Chelsea, Mass., 6s, | 2,000 | 2,050 00 | 2,000 00 |
| of Chicago, Ill., 4s, | 25,000 | 24,500 00 | 25,000 00 |
| of Cambridge, Mass., 6s, | 5,000 | 5,135 00 | 5,000 00 |
| of Cleveland, Ohio, 7s, | 7,000 | 7,335 00 | 7,000 00 |
| of Chicago, Ill., 7s, | 22,000 | 22,775 00 | 22,000 00 |
| of Dayton, Ohio, 6s, | 18,000 | 18,015 00 | 18,000 00† |
| of Fort Wayne, Ind., 6s, | 15,000 | 15,300 00 | 15,000 00 |
| of Grand Rapids, Mich., 4s, | 5,000 | 4,850 00 | 5,000 00 |
| of Lawrence, Mass., 6s, | 3,000 | 3,030 00 | 3,000 00 |
| of Manchester, N. H., 4s, | 1,000 | 1,000 00 | 1,000 00 |
| of Newton, Mass., 5s, | 5,000 | 5,525 00 | 5,000 00 |

* A legal loan when made.

† A legal investment when made.

Lynn Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds — Concluded.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------------|----------------------------|---------------------|
| City of Pawtucket, R. I., 5s, . . | \$5,000 | \$5,125 00 | \$5,000 00 |
| of Peoria, Ill., 4½s, | 10,000 | 10,100 00 | 10,000 00 |
| of Rockford, Ill., 4½s, | 21,000 | 21,000 00 | 21,000 00 |
| Town of Brookline, Mass., 7s, . . | 10,000 | 11,300 00 | 10,000 00 |
| of Framingham, Mass., 4s., . . | 10,000 | 10,000 00 | 10,000 00 |
| of Wakefield, Mass., 4s., | 8,000 | 8,000 00 | 8,000 00 |
| County of Strafford, N. H., 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| District of Columbia 7s, | 15,000 | 17,700 00 | 15,000 00 |
| City of Boston, Mass., 3½s, | 10,000 | 9,468 00 | 9,862 50 |
| of Cleveland, Ohio, 5s, | 15,000 | 15,450 00 | 15,000 00 |
| of Lynn, Mass., 4s, | 12,000 | 12,000 00 | 12,000 00 |
| of Milwaukee, Wis., 5s, | 17,000 | 17,510 00 | 17,000 00 |
| | \$259,000 | \$265,168 00 | \$258,862 50 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------------|----------------------------|---------------------|
| 23 | Nat'l Exchange Bank, Boston, | \$2,300 | \$2,714 00 | \$2,957 50 |
| 88 | Globe National Bank, Boston, | 8,800 | 8,107 00 | 7,920 00 |
| 253 | N'l B'k of Redemption, Boston, | 25,300 | 30,866 00 | 30,000 00 |
| 7 | N'l Hide & Leather B'k, Boston, | 700 | 738 50 | 682 50 |
| 69 | Nat'l Revere Bank, Boston, . . | 6,900 | 6,900 00 | 6,900 00 |
| 25 | Freeman's Nat'l Bank, Boston, . | 2,500 | 2,375 00 | 2,250 00 |
| 15 | Shoe & Leather N'l B'k, Boston, | 1,500 | 1,350 00 | 1,500 00 |
| 154 | Continental N'l Bank, Boston, | 15,400 | 17,671 50 | 17,116 50 |
| 14 | Boylston Nat'l Bank, Boston, . | 1,400 | 1,715 00 | 1,400 00 |
| 17 | Columbian N'l Bank, Boston, | 1,700 | 1,700 00 | 1,700 00 |
| 127 | Nat'l Union Bank, Boston, . . | 12,700 | 16,383 00 | 15,500 00 |
| 56 | Blackstone N'l Bank, Boston, . | 5,600 | 5,054 00 | 5,600 00 |
| 42 | Nat'l Bank of the Republic, Boston, | 4,200 | 6,132 00 | 4,200 00 |
| 127 | Tremont Nat'l Bank, Boston, . | 12,700 | 12,065 00 | 12,700 00 |
| 30 | North National Bank, Boston, | 3,000 | 3,270 00 | 3,000 00 |
| 26 | N'l B'k of No. America, Boston, | 2,600 | 2,736 50 | 2,418 00 |
| 50 | Georgetown National Bank, Georgetown, | 5,000 | 5,000 00 | 5,000 00 |
| 276 | National City Bank, Lynn, . . | 27,600 | 53,820 00 | 39,539 50 |
| 93 | Central National Bank, Lynn, | 9,300 | 14,880 00 | 11,863 97 |
| 61 | First National Bank, Lynn, . . | 6,100 | 8,906 00 | 6,850 00 |
| 30 | Winthrop Nat'l Bank, Boston, | 3,000 | 3,480 00 | 3,000 00 |
| | | \$158,300 | \$205,863 50 | \$182,097 97 |

Lynn Five Cents Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|-------------------------|------------------|
| Boston & Maine R.R. 7s, | \$12,000 | \$12,000 00 | \$12,000 00 |
| Fitchburg R.R. 5s, | 9,000 | 9,270 00 | 9,000 00 |
| Fitchburg R.R. 6s, | 7,000 | 7,350 00 | 7,000 00 |
| Fitchburg R.R. 7s, | 9,000 | 9,045 00 | 9,000 00 |
| Old Colony R.R. 6s, | 7,000 | 7,315 00 | 7,000 00 |
| Old Colony R.R. 7s, | 7,000 | 7,035 00 | 7,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 10,000 | 10,800 00 | 10,000 00 |
| Portland & Kennebec R.R. 6s, . . | 10,000 | 10,100 00 | 10,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 11,000 | 11,550 00 | 11,000 00 |
| | \$82,000 | \$84,465 00 | \$82,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|-------------|--------------|
| \$10,850 32 | 1½ per cent. | \$340,000 00 | 4½ per cent. | \$47,500 00 | 6½ per cent. |
| 46,810 91 | 2½ " | 525,532 00 | 5 " | 400 00 | 6½ " |
| 71,565 64 | 4 " | 29,500 00 | 5½ " | 127,400 00 | 7 " |
| 4,000 00 | 4½ " | 1,054,766 81 | 5½ " | 20,000 00 | 8 " |
| 25,000 00 | 4½ " | 181,720 00 | 6 " | | |

| | |
|---|--------------------------|
| Amount invested in real estate for banking purposes, | \$32,103 27 |
| Estimated value of the same, | 33,000 00 |
| Assessed value of the same, | 32,100 00 |
| Net income received from same during year ending Oct. 31, 1893, . . | 2,017 04 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 989 81 |
| Assessed value of the same, | 18,400 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, . | 885 |
| Aggregate amount of the same, | 867,193 81 |
| Total number of loans upon real estate, | 937 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 164,776 25 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the | 2 per cent., { 53,217 57 |
| year ending Oct. 31, 1893, | 2 per cent., { 54,798 61 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . | 2,744 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . | 3,175 |
| Total number of open accounts Oct. 31, 1893, | 16,145 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 8,933 45 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 684,261 65 |
| Number of same, | 18,593 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 911,968 53 |
| Number of same, | 17,437 |
| Date of examination by commissioner: April 17. | |

LYNN INSTITUTION FOR SAVINGS — LYNN.

Incorporated June 20, 1826. Present number of corporators, 62.

PHILIP A. CHASE, *President.*

D. H. SWEETSER, *Treasurer.*

D. H. SWEETSER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

PHILIP A. CHASE,
WILLIAM BASSETT,

AMOS F. BREED,
JOSEPH B. BREED,

Open for business every business day, 9 A.M. to 1 P.M.; and Saturday, 2.30 to 5.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . | \$661,500 00 | Deposits, . . . | \$3,219,583 56 |
| Bank stock as per schedule, . | 192,800 00 | Guaranty fund, . | 160,000 00 |
| Loans on bank stock, . . . | 17,000 00 | Profit and loss account, . . . | 260,240 80 |
| Railroad bonds as per schedule, . | 196,500 00 | | |
| Loan on railroad stock, . . . | 50,000 00 | | |
| Railroad notes, . . . | 80,000 00 | | |
| Real estate (for banking purposes), . . . | 41,755 84 | | |
| Loans on real estate, . . . | 1,455,028 00 | | |
| Loans on personal security, . | 647,000 00 | | |
| Loans to counties, cities or towns (notes), . . . | 98,500 00 | | |
| Deposits in banks, on interest, . | 185,660 02 | | |
| Cash on hand, . . . | 14,080 00 | | |
| | \$3,639,824 36 | | \$3,639,824 36 |

Cash on Deposit in Banks, amount in each: —

| | |
|--|-------------|
| First National Bank, Lynn, | \$53,940 93 |
| Fourth National Bank, Boston, | 25,000 00 |
| Shawmut National Bank, Boston, | 106,719 09 |

Loans on Bank Stock, amount on each: —

| | |
|---|------------|
| On 20 shares First National Bank, Lynn, | \$2,000 00 |
| On 30 shares First National Bank, Lynn, | 3,000 00 |
| On 5 shares First National Bank, Lynn, | 500 00 |
| On 70 shares Fourth National Bank, Boston, | 7,000 00 |
| On 15 shares Lynn Safe Deposit and Trust Company, Lynn, | 1,000 00 |
| On 10 shares National Security Bank, Lynn, | 3,500 00 |
| On 25 shares Security Safe Deposit and Trust Company, Lynn, | |

Loan on Railroad Stock: —

| | |
|---------------------------------------|-------------|
| On 500 shares Eastern R.R., | \$50,000 00 |
|---------------------------------------|-------------|

Lynn Institution for Savings — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| Town of Abington, Mass., 4s, . | \$5,000 | \$5,000 00 | \$5,000 00 |
| of Beverly, Mass., 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| of Peabody, Mass., 4s, . | 20,000 | 20,000 00 | 20,000 00 |
| of Skowhegan, Me., 4s, . | 6,400 | 6,400 00 | 6,400 00 |
| City of Bay City, Mich., 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| of Boston, Mass., 3½s, . | 10,000 | 9,800 00 | 10,000 00 |
| of Boston, Mass., 4s, . | 68,000 | 68,000 00 | 68,000 00 |
| of Boston, Mass., 6s, . | 6,000 | 6,900 00 | 6,000 00 |
| of Cambridge, Mass., 4s, . | 30,000 | 30,000 00 | 30,000 00 |
| of Cambridge, Mass., 6s, . | 10,000 | 11,600 00 | 10,000 00 |
| of Cleveland, Ohio, 6s, . | 3,000 | 3,090 00 | 3,000 00 |
| of Cleveland, Ohio, 7s, . | 20,000 | 20,400 00 | 20,000 00 |
| of Columbus, Ohio, 4s, . | 10,000 | 10,000 00 | 10,000 00* |
| of Concord, N. H., 6s, . | 2,000 | 2,020 00 | 2,000 00 |
| of Dayton, Ohio, 4s, . | 25,000 | 25,000 00 | 25,000 00* |
| of Detroit, Mich., 7s, . | 20,000 | 24,000 00 | 20,000 00 |
| of Fall River, Mass., 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| of Fall River, Mass., 5s, . | 15,000 | 15,000 00 | 15,000 00 |
| of Fitchburg, Mass., 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| of Grand Rapids, Mich., 8s, . | 5,000 | 5,250 00 | 5,000 00 |
| of Haverhill, Mass., 4s, . | 35,000 | 35,000 00 | 35,000 00 |
| of Lynn, Mass., 4s, . | 101,100 | 101,100 00 | 101,100 00 |
| of Lynn, Mass., 6s, . | 1,000 | 1,040 00 | 1,000 00 |
| of Lewiston, Me., 6s, . | 10,000 | 11,200 00 | 10,000 00 |
| of Nashua, N. H., 4s, . | 20,000 | 20,000 00 | 20,000 00 |
| of New Bedford, Mass., 6s, . | 5,000 | 6,000 00 | 5,000 00 |
| of New Haven, Conn., 7s, . | 10,000 | 12,000 00 | 10,000 00 |
| of Peoria, Ill., 4½s, . | 20,000 | 20,000 00 | 20,000 00 |
| of Providence, R. I., 5s, . | 14,000 | 14,700 00 | 14,000 00 |
| of Providence, R. I., 6s, . | 10,000 | 11,000 00 | 10,000 00 |
| of Salem, Mass., 5s, . | 2,000 | 2,160 00 | 2,000 00 |
| of Somerville, Mass., 5½s, . | 10,000 | 11,200 00 | 10,000 00 |
| of Taunton, Mass., 4s, . | 28,000 | 28,000 00 | 28,000 00 |
| County of Franklin, Me., 4s, . | 3,000 | 3,000 00 | 3,000 00 |
| of Hampden, Mass., 3s, . | 10,000 | 9,100 00 | 9,500 00 |
| District of Columbia 6s, . | 22,500 | 25,000 00 | 22,500 00 |
| City of Chicago, Ill., 4s, . | 50,000 | 50,000 00 | 50,000 00 |
| of Milwaukee, Wis., 5s, . | 20,000 | 20,000 00 | 20,000 00 |
| | \$662,000 | \$667,960 00 | \$661,500 00 |

* Legal investments when made.

Lynn Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|------------------------------------|------------------|----------------------------|---------------------|
| 58 | Atlantic Nat'l Bank, Boston, . | \$5,800 | \$6,960 00 | \$5,800 00 |
| 55 | Blackstone Nat'l Bank, Boston, . | 5,500 | 4,950 00 | 5,500 00 |
| 89 | Columbian Nat'l Bank, Boston, . | 8,900 | 8,900 00 | 8,900 00 |
| 45 | Continental Nat'l B'k, Boston, . | 4,500 | 5,175 00 | 4,500 00 |
| 54 | Everett Nat'l Bank, Boston, . | 5,400 | 4,860 00 | 5,400 00 |
| 55 | Nat'l Exchange Bank, Boston, . | 5,500 | 6,545 00 | 5,500 00 |
| 15 | Freeman's Nat'l Bank, Boston, . | 1,500 | 1,500 00 | 1,500 00 |
| 25 | First National Bank, Boston, . | 2,500 | 5,875 00 | 2,500 00 |
| 15 | Winthrop Nat'l Bank, Boston, . | 1,500 | 1,665 00 | 1,500 00 |
| 25 | Mt. Vernon Nat'l B'k, Boston, . | 2,500 | 3,000 00 | 2,500 00 |
| 34 | N'l B'k of No. America, Boston, . | 3,400 | 3,570 00 | 3,400 00 |
| 59 | New England N'l B'k, Boston, . | 5,900 | 9,145 00 | 5,900 00 |
| 118 | N'l B'k of the Republic, Boston, . | 11,800 | 17,405 00 | 11,800 00 |
| 100 | Nat'l Rockland Bank, Boston, . | 10,000 | 15,000 00 | 10,000 00 |
| 20 | Shawmut Nat'l Bank, Boston, . | 2,000 | 2,300 00 | 2,000 00 |
| 75 | Second National Bank, Boston, . | 7,500 | 13,575 00 | 7,500 00 |
| 92 | National Union Bank, Boston, . | 9,200 | 11,500 00 | 9,200 00 |
| 50 | N'l Hide & Leather B'k, Boston, . | 5,000 | 5,250 00 | 5,000 00 |
| 430 | First National Bank, Lynn, . | 43,000 | 60,200 00 | 43,000 00 |
| 301 | Central National Bank, Lynn, . | 30,100 | 48,160 00 | 30,100 00 |
| 213 | National City Bank, Lynn, . | 21,300 | 42,600 00 | 21,300 00 |
| | | \$192,800 | \$278,135 00 | \$192,800 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|----------------------------|---------------------|
| Boston & Albany R.R. 5s, | \$10,000 | \$10,600 00 | \$10,000 00 |
| Boston & Maine R.R. 7s, | 18,000 | 18,000 00 | 18,000 00 |
| Boston & Providence R.R. 4s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, . | 10,000 | 10,400 00 | 10,000 00 |
| Boston, Winthrop & Shore R.R. 5s, . | 25,000 | 26,000 00 | 25,000 00 |
| Eastern R.R. 6s, | 11,500 | 13,340 00 | 11,500 00 |
| Fitchburg R.R. 5s, | 25,000 | 26,000 00 | 25,000 00 |
| N. Y., Providence & Boston R.R. 7s, . | 29,000 | 32,480 00 | 29,000 00 |
| Old Colony R.R. 6s, | 8,000 | 8,240 00 | 8,000 00 |
| Concord & Montreal R.R. 4s, . . . | 25,000 | 24,500 00 | 25,000 00 |
| Maine Central R.R. 7s, | 15,000 | 18,750 00 | 15,000 00 |
| | \$196,500 | \$208,310 00 | \$196,500 00 |

Lynn Institution for Savings—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|-------------|--------------|
| \$53,940 93 | 2½ per cent. | \$251,500 00 | 4½ per cent. | \$20,000 00 | 5½ per cent. |
| 131,719 09 | 3 “ | 901,590 00 | 5 “ | 207,487 00 | 6 “ |
| 42,500 00 | 4 “ | 25,000 00 | 5½ “ | 30,900 00 | 7 “ |
| 138,000 00 | 4½ “ | 730,561 00 | 5½ “ | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$41,755 84 |
| Estimated value of the same, | 50,000 00 |
| Assessed value of the same, | 30,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 1,500 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 401 | |
| Aggregate amount of the same, | 597,913 00 |
| Total number of loans upon real estate, | 513 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 184,915 41 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 61,528 97 |
| year ending Oct. 31, 1893, | 60,218 92 |
| Number of accounts opened during the year ending Oct. 31, 1893, 1,432 | |
| Number of accounts closed during the year ending Oct. 31, 1893, 1,532 | |
| Total number of open accounts Oct. 31, 1893, | 9,756 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 8,426 61 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 590,237 60 |
| Number of same, | 9,743 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 757,718 88 |
| Number of same, | 9,748 |
| Date of examination by commissioner: April 10. | |

MALDEN SAVINGS BANK — MALDEN.

Incorporated April 2, 1860. Present number of corporators, 42.

JAMES PIERCE, *President.*FRANCIS A. SHOVE, *Treasurer.*FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES PIERCE,

EVERETT J. STEVENS,

A. G. HILL,

J. P. HOLDEN,

A. F. SARGENT,

F. F. SILLIMAN.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturday, for deposits
7 to 8.30 P.M.**BALANCE SHEET OCTOBER 31, 1893.**

| ASSETS. | | LIABILITIES. | |
|---------------------------------------|-----------------------|-------------------------|-----------------------|
| Public funds as per schedule, . . . | \$231,000 00 | Deposits, . . . | \$1,768,921 84 |
| Loans on public funds, . . . | 900 00 | Guaranty fund, . . . | 55,100 00 |
| Bank stock as per schedule, . . . | 56,000 00 | Interest account, . . . | 3,812 54 |
| Loans on bank stock, . . . | 3,750 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, . . . | 61,000 00 | count, . . . | 42,122 58 |
| Loan on railroad bonds, . . . | 25,000 00 | | |
| Loans on real estate, . . . | 1,022,598 00 | | |
| Loans on personal security, . . . | 321,730 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), . . . | 72,900 00 | | |
| Deposits in banks, on interest, . . . | 73,660 71 | | |
| Expense account, . . . | 468 86 | | |
| Cash on hand, . . . | 949 39 | | |
| | \$1,869,956 96 | | \$1,869,956 96 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| First National Bank, Malden, | \$44,843 10 |
| Freeman's National Bank, Boston, | 28,817 61 |

Loans on Public Funds, amount on each:—

| | |
|---|----------|
| On \$1,000 City of Milwaukee, Wis., 5s, | \$400 00 |
| On \$1,000 City of Holyoke, Mass., 4s, | 500 00 |

Loans on Bank Stock, amount on each:—

| | |
|--|----------|
| On 3 shares First National Bank, Malden, | \$250 00 |
| On 5 shares First National Bank, Malden, | 500 00 |
| On 9 shares First National Bank, Malden, | 800 00 |
| On 20 shares Third National Bank, Boston, | 2,200 00 |
| On 5 shares Market National Bank, Boston, | |
| On 4 shares Union Market National Bank, Watertown, | |
| On 4 shares Blackstone National Bank, Boston, | |

Loan on Railroad Bonds:—

| | |
|--|-------------|
| On \$25,000 Worcester, Nashua & Rochester R.R. 4s, | \$25,000 00 |
|--|-------------|

Malden Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------------|----------------------------|---------------------|
| City of Bangor, Me., 6s, . . . | \$6,000 | \$6,585 00 | \$6,000 00 |
| of Boston, Mass., 3½s, . . . | 1,000 | 950 00 | 1,000 00 |
| of Fall River, Mass., 6s, . . . | 5,000 | 5,595 00 | 5,000 00 |
| of Malden, Mass., 3½s, . . . | 49,500 | 48,753 00 | 49,500 00 |
| of Malden, Mass., 4s, . . . | 103,500 | 103,500 00 | 103,500 00 |
| Town of Brookline, Mass., 7s, . . . | 10,000 | 11,200 00 | 10,000 00 |
| of Clinton, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| City of Newton, Mass., 5s, . . . | 8,000 | 8,530 00 | 8,000 00 |
| of Cleveland, Ohio, 5s, . . . | 10,000 | 10,050 00 | 10,000 00 |
| of Milwaukee, Wis., 5s, . . . | 15,000 | 15,375 00 | 15,000 00 |
| of Somerville, Mass., 4½s, . . . | 13,000 | 13,065 00 | 13,000 00 |
| | \$231,000 | \$233,603 00 | \$231,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---------------------------------|-----------------|----------------------------|--------------------|
| 20 | Atlas National Bank, Boston, . | \$2,000 | \$2,340 00 | \$2,000 00 |
| 23 | Atlantic National B'k, Boston, | 2,300 | 2,950 00 | 2,300 00 |
| 13 | N'l B'k of Commerce, Boston, | 1,300 | 1,534 00 | 1,300 00 |
| 25 | Continental N'l Bank, Boston, | 2,500 | 2,900 00 | 2,500 00 |
| 28 | National Eagle Bank, Boston, . | 2,800 | 2,660 00 | 2,800 00 |
| 8 | Eliot National Bank, Boston, . | 800 | 960 00 | 800 00 |
| 73 | Nat'l Exchange Bank, Boston, | 7,300 | 8,600 00 | 7,300 00 |
| 15 | First National Bank, Boston, . | 1,500 | 3,555 00 | 1,500 00 |
| 25 | Freeman's Nat'l Bank, Boston, | 2,500 | 2,650 00 | 2,500 00 |
| 20 | N'l Hide & Leather B'k, Boston, | 2,000 | 2,100 00 | 2,000 00 |
| 10 | Hamilton Nat'l Bank, Boston, | 1,000 | 1,140 00 | 1,000 00 |
| 11 | Howard Nat'l Bank, Boston, . | 1,100 | 1,100 00 | 1,100 00 |
| 30 | Merchants' N'l Bank, Boston, . | 3,000 | 4,290 00 | 3,000 00 |
| 12 | N'l B'k of No. America, Boston, | 1,200 | 1,260 00 | 1,200 00 |
| 14 | North National Bank, Boston, | 1,400 | 1,540 00 | 1,400 00 |
| 10 | Old Boston Nat'l B'k, Boston, | 1,000 | 990 00 | 1,000 00 |
| 55 | N'l B'k of Redemption, Boston, | 5,500 | 6,875 00 | 5,500 00 |
| 7 | National Revere Bank, Boston, | 700 | 700 00 | 700 00 |
| 5 | Nat'l Rockland Bank, Boston, | 500 | 750 00 | 500 00 |
| 16 | Shawmut Nat'l Bank, Boston, | 1,600 | 1,792 00 | 1,600 00 |
| 47 | State National Bank, Boston, . | 4,700 | 4,842 00 | 4,700 00 |
| 10 | Tremont Nat'l Bank, Boston, . | 1,000 | 940 00 | 1,000 00 |
| 15 | Blackstone N'l Bank, Boston, . | 1,500 | 1,350 00 | 1,500 00 |
| 68 | First National Bank, Malden, . | 6,800 | 10,880 00 | 6,800 00 |
| | | \$56,000 | \$68,698 00 | \$56,000 00 |

Malden Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| Boston & Lowell R.R. 4s, . . . | \$3,000 | \$2,970 00 | \$3,000 00 |
| Concord & Montreal R.R. 4s, . . . | 25,000 | 24,500 00 | 25,000 00 |
| Boston & Lowell R.R. 6s, . . . | 2,000 | 2,035 00 | 2,000 00 |
| New Bedford R.R. 7s, . . . | 1,000 | 1,005 00 | 1,000 00 |
| Old Colony R.R. 7s, . . . | 1,000 | 1,005 00 | 1,000 00 |
| Boston & Albany R.R. 6s, . . . | 9,000 | 9,135 00 | 9,000 00 |
| Boston & Maine R.R. 6s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| | \$61,000 | \$60,650 00 | \$61,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|--------------|-------------|
| \$48,817 61 | 2½ per cent. | \$40,000 00 | 4½ per cent. | \$568,357 00 | 6 per cent. |
| 13,500 00 | 3½ " | 394,375 00 | 5 " | 53,200 00 | 7 " |
| 9,500 00 | 3½ " | 55,000 00 | 5½ " | 10,000 00 | 8 " |
| 44,743 10 | 4 " | 261,416 00 | 5½ " | 8,000 00 | 12 " |
| 9,000 00 | 4½ " | 4,630 00 | 5½ " | | |

Number of loans which are of an amount not exceeding \$3,000 each, 518
 Aggregate amount of the same, \$660,348 00
 Total number of loans upon real estate, 565
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 93,605 84
 Times for the dividends fixed by the by-laws: second Wednesday in April
 and October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 32,279 76
 year ending Oct. 31, 1893, } 2 per cent., { 32,796 61
 Number of accounts opened during the year ending Oct. 31, 1893, 1,338
 Number of accounts closed during the year ending Oct. 31, 1893, 1,032
 Total number of open accounts Oct. 31, 1893, 6,868
 Total expenses of the corporation for the year ending Oct. 31, 1893 (ex-
 clusive of taxes), 5,849 96
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1893, 553,611 52
 Number of same, 10,288
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 552,340 80
 Number of same, 7,126
 Date of examination by commissioner: April 28.

MARBLEHEAD SAVINGS BANK — MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 58.

N. P. SANBORN, *President.*

WILLIAM GILLEY, *Treasurer.*

EVERETT PAINE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. P. SANBORN,

HENRY A. POTTER,

WILLIAM RHYNOLDS,

SAMUEL D. SMITH,

MOSES GILBERT.

Open for business every business day, 9 A.M. to 12 M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$40,525 00 | Deposits, . . . | \$438,217 17 |
| Bank stock as per schedule, . | 58,249 04 | Guaranty fund, . | 10,872 35 |
| Loan on bank stock, . . . | 2,109 00 | Interest account, . | 10,722 71 |
| Railroad bonds as per schedule, | 52,000 00 | | |
| Real estate by foreclosure, . | 12,287 51 | | |
| Loans on real estate, . . . | 136,262 00 | | |
| Loans on personal security, . | 114,450 00 | | |
| Deposit in bank, on interest, . | 41,299 78 | | |
| Expense account, . . . | 2,173 78 | | |
| Cash on hand, . . . | 506 17 | | |
| | \$459,812 23 | | \$459,812 23 |

Cash on Deposit in Bank : —

Marblehead National Bank, Marblehead, \$41,299 73*

Loan on Bank Stock : —

On 22 shares National Grand Bank, Marblehead, \$2,109 00

* This amount has been reduced within the legal limit.

Marblehead Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|-----------------|----------------------------|--------------------|
| Town of Marblehead, Mass, 4s, . | \$15,500 | \$15,500 00 | \$15,500 00 |
| City of Bangor, Me., 6s, . . . | 8,000 | 8,640 00 | 8,000 00 |
| of Cleveland, Ohio, 5s, . . . | 5,000 | 5,085 00 | 5,000 00 |
| of Portsmouth, N. H., 4s, . . | 10,000 | 10,000 00 | 10,025 00 |
| of Toledo, Ohio, 5s, | 2,000 | 2,000 00 | 2,000 00* |
| | \$40,500 | \$41,225 00 | \$40,525 00 |

* This bank has been notified that this is an illegal investment and must be eliminated from its assets.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|-----------------|----------------------------|----------------------|
| 30 | Blackstone Nat'l Bank, Boston, | \$3,000 | \$2,707 50 | \$3,000 00 |
| 31 | Boylston Nat'l Bank, Boston, . | 3,100 | 3,797 50 | 3,839 50 |
| 25 | Continental N'l Bank, Boston, | 2,500 | 2,868 75 | 2,687 50 |
| 5 | Hamilton Nat'l Bank, Boston, | 500 | 570 00 | 591 25 |
| 9 | Market National Bank, Boston, | 900 | 828 00 | 900 00 |
| 25 | Merchants' Nat'l Bank, Boston, | 2,500 | 3,575 00 | 3,381 25 |
| 20 | Mt. Vernon N'l Bank, Boston, | 2,000 | 2,500 00 | 2,505 20 |
| 25 | North National Bank, Boston, . | 2,500 | 2,725 00 | 3,056 25 |
| 25 | Shawmut Nat'l Bank, Boston, . | 2,500 | 2,800 00 | 3,084 37 |
| 21 | Shoe & Leather Nat'l Bank, Boston, | 2,100 | 1,890 00 | 2,100 00 |
| 58 | State National Bank, Boston, | 5,800 | 5,937 75 | 6,300 45 |
| 19 | N'l B'k of Commerce, Boston, | 1,900 | 2,342 00 | 2,440 00 |
| 25 | N'l B'k of No. America, Boston, | 2,500 | 3,125 00 | 2,778 12 |
| 29 | National Bank of Redemption, Boston, | 2,900 | 3,538 00 | 4,067 25 |
| 24 | N'l B'k of the Republic, Boston, | 2,400 | 3,504 00 | 3,072 00 |
| 32 | N'l Hide & Leather B'k, Boston, | 3,200 | 3,376 00 | 3,744 00 |
| 4 | National Revere Bank, Boston, | 400 | 400 00 | 400 00 |
| 8 | Winthrop Nat'l Bank, Boston, | 800 | 928 00 | 800 00 |
| 43 | Marblehead N'l Bank, Marble- head, | 4,300 | 4,945 00 | 4,912 75 |
| 38 | N'l Grand Bank, Marblehead, | 3,800 | 4,560 00 | 4,639 15 |
| | | \$49,600 | \$56,917 50 | \$58,249 04 . |

Marblehead Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|-----------------|-------------------------|--------------------|
| Boston & Lowell R.R. 4s. . . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| Boston & Lowell R.R. 7s. . . . | 10,000 | 10,300 00 | 10,000 00 |
| Boston & Maine R.R. 4s. . . . | 7,000 | 7,000 00 | 7,000 00 |
| Fitchburg R.R. 4½s. | 5,000 | 5,000 00 | 5,000 00 |
| Fitchburg R.R. 5s. | 5,000 | 5,250 00 | 5,000 00 |
| Maine Central R.R. 4½s. . . . | 10,000 | 10,200 00 | 10,000 00 |
| Upper Coos R.R. 4s. | 5,000 | 5,000 00 | 5,000 00 |
| | \$52,000 | \$52,750 00 | \$52,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|-------------|-------------|
| \$41,299 73 | 2 per cent. | \$10,000 00 | 5½ per cent. | \$30,800 00 | 8 per cent. |
| 5,000 00 | 4½ " " | 44,559 00 | 5½ " " | | |
| 61,600 00 | 5 " " | 100,862 00 | 6 " " | | |

| | |
|---|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$12,237 51 |
| Assessed value of the same, | 15,750 00 |
| Net income received from same during year ending Oct. 31, 1893, | 1,517 82 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . | 72 |
| Aggregate amount of the same, | 66,621 00 |
| Total number of loans upon real estate, | 81 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 21,042 76 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 7,767 80 |
| year ending Oct. 31, 1893, } 2 per cent., { | 3,185 57 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 273 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 223 |
| Total number of open accounts Oct. 31, 1893, | 1,980 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 674 17 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 86,540 00 |
| Number of same, | 1,692 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 87,235 62 |
| Number of same, | 1,435 |
| Date of examination by commissioner: June 22. | |

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 108.

S. HERBERT HOWE, *President.*

EDWARD R. ALLEY, *Treasurer.*

EDWARD R. ALLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

S. HERBERT HOWE,

LOREMAN S. BRIGHAM,

ALBIE C. WEEKS,

WINSLOW M. WARREN,

WILLIAM D. BURDETT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$285,000 00 | Deposits, | \$1,565,387 16 |
| Bank stock as per schedule, . | 204,800 00 | Guaranty fund, . | 54,260 00 |
| Railroad bonds as per schedule, . | 124,000 00 | Interest account, . | 10,415 88 |
| Real estate (for banking purposes), | 14,040 07 | Profit and loss account, | 46,184 54 |
| Real estate by foreclosure, . . | 5,000 00 | | |
| Loans on real estate, | 922,397 00 | | |
| Loans on personal security, . . | 63,056 00 | | |
| Loans to counties, cities or towns (notes), | 30,000 00 | | |
| Deposits in banks, on interest, . | 26,546 50 | | |
| Expense account, | 1,409 01 | | |
| | \$1,676,247 58 | | \$1,676,247 58 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| People's National Bank, Marlborough, | \$11,238 19 |
| First National Bank, Marlborough, | 15,308 31 |

Marlborough Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------------|----------------------------|---------------------|
| Town of Arlington, Mass., 4s, . | \$7,000 | \$7,000 00 | \$7,000 00 |
| of Clinton, Mass., 4s, . | 9,000 | 9,000 00 | 9,000 00 |
| of Pawtucket, R. I., 4s, . | 3,000 | 2,970 00 | 3,000 00 |
| of Pawtucket, R. I., 5s, . | 10,000 | 10,300 00 | 10,000 00 |
| of Peabody, Mass., 4s, . | 15,000 | 15,000 00 | 15,000 00 |
| of Weymouth, Mass., 4s, . | 8,000 | 8,000 00 | 8,000 00 |
| of Wellesley, Mass., 4s, . | 15,000 | 15,000 00 | 15,000 00 |
| of Winchester, Mass., 4s, . | 15,000 | 15,000 00 | 15,000 00 |
| City of Boston, Mass., 4s, . | 20,000 | 20,100 00 | 20,000 00 |
| of Boston, Mass., 6s, . | 11,000 | 12,650 00 | 11,000 00 |
| of Cambridge, Mass., 6s, . | 6,000 | 6,300 00 | 6,000 00 |
| of Detroit, Mich., 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| of Fall River, Mass., 6s, . | 5,000 | 5,150 00 | 5,000 00 |
| of Fitchburg, Mass., 4s, . | 23,000 | 23,000 00 | 23,000 00 |
| of Keene, N. H., 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| of Lewiston, Me., 5s, . | 7,000 | 7,700 00 | 7,000 00 |
| of Lynn, Mass., 4s, . | 12,000 | 12,000 00 | 12,000 00 |
| of Marlborough, Mass., 4s, . | 42,000 | 42,000 00 | 42,000 00 |
| of Malden, Mass., 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| of Newton, Mass., 4s, . | 1,000 | 1,010 00 | 1,000 00 |
| of Newton, Mass., 5s, . | 2,000 | 2,210 00 | 2,000 00 |
| of Providence, R. I., 4s, . | 10,000 | 10,200 00 | 10,000 00 |
| of Providence, R. I., 5s, . | 4,000 | 4,420 00 | 4,000 00 |
| of Somerville, Mass., 5s, . | 5,000 | 5,050 00 | 5,000 00 |
| of Springfield, Mass., 7s, . | 1,000 | 1,080 00 | 1,000 00 |
| of Taunton, Mass., 6s, . | 4,000 | 4,160 00 | 4,000 00 |
| of Waltham, Mass., 4s, . | 15,000 | 15,000 00 | 15,000 00 |
| of Worcester, Mass., 3½s, . | 5,000 | 4,800 00 | 5,000 00 |
| of Worcester, Mass., 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| Town of Gt. Barrington, Mass., 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| | \$285,000 | \$289,100 00 | \$285,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|----------------------------------|------------|----------------------------|------------------|
| 80 | Atlas National Bank, Boston, . | \$8,000 | \$9,220 00 | \$8,000 00 |
| 50 | Blackstone Nat'l B'k, Boston, . | 5,000 | 4,512 50 | 5,000 00 |
| 50 | Boston National Bank, Boston, . | 5,000 | 4,625 00 | 5,000 00 |
| 12 | Boylston Nat'l Bank, Boston, . | 1,200 | 1,470 00 | 1,200 00 |
| 88 | Continental N'l Bank, Boston, . | 8,800 | 10,098 00 | 8,800 00 |
| 45 | Eliot National Bank, Boston, . | 4,500 | 5,197 50 | 4,500 00 |
| 62 | Everett Nat'l Bank, Boston, . | 6,200 | 5,456 00 | 6,200 00 |
| 70 | Faneuil Hall N'l Bank, Boston, . | 7,000 | 8,400 00 | 7,000 00 |

Marlborough Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------------|----------------------------|---------------------|
| 40 | Freeman's Nat'l Bank, Boston, | \$4,000 | \$3,800 00 | \$4,000 00 |
| 50 | Globe National Bank, Boston, | 5,000 | 4,606 25 | 5,000 00 |
| 25 | Hamilton Nat'l Bank, Boston, | 2,500 | 7,850 00 | 2,500 00 |
| 35 | Howard Nat'l Bank, Boston, . | 3,500 | 3,465 00 | 3,500 00 |
| 70 | Manufacturers' N'l B'k, Boston, | 7,000 | 6,825 00 | 7,000 00 |
| 50 | Market Nat'l Bank, Boston, . | 5,000 | 4,600 00 | 5,000 00 |
| 50 | Merchants' N'l Bank, Boston, | 5,000 | 7,150 00 | 5,000 00 |
| 10 | Mt. Vernon Nat'l B'k, Boston, . | 1,000 | 1,200 00 | 1,000 00 |
| 50 | National City Bank, Boston, . | 5,000 | 4,250 00 | 5,000 00 |
| 15 | N'l B'k of Commerce, Boston, | 1,500 | 1,770 00 | 1,500 00 |
| 76 | National Eagle Bank, Boston, | 7,600 | 6,460 00 | 7,600 00 |
| 75 | Nat'l Exchange Bank, Boston, | 7,500 | 8,850 00 | 7,500 00 |
| 15 | N'l Hide & Leather B'k, Boston, | 1,500 | 1,582 50 | 1,500 00 |
| 64 | Nat'l Bank of North America, Boston, | 6,400 | 6,736 00 | 6,400 00 |
| 42 | N'l B'k of Redemption, Boston, | 4,200 | 5,271 00 | 4,200 00 |
| 100 | N'l B'k of the Republic, Boston, | 10,000 | 14,600 00 | 10,000 00 |
| 60 | National Revere Bank, Boston, | 6,000 | 6,000 00 | 6,000 00 |
| 25 | National Union Bank, Boston, | 2,500 | 3,225 00 | 2,500 00 |
| 75 | Nat'l Webster Bank, Boston, . | 7,500 | 6,750 00 | 7,500 00 |
| 30 | Winthrop Nat'l Bank, Boston, | 3,000 | 3,480 00 | 3,000 00 |
| 50 | Shawmut Nat'l Bank, Boston, . | 5,000 | 5,600 00 | 5,000 00 |
| 50 | Shoe and Leather Nat'l Bank, Boston, | 5,000 | 4,500 00 | 5,000 00 |
| 65 | State National Bank, Boston, . | 6,500 | 6,654 37 | 6,500 00 |
| 50 | Suffolk National Bank, Boston, | 5,000 | 4,825 00 | 5,000 00 |
| 70 | Third National Bank, Boston, . | 7,000 | 6,090 00 | 7,000 00 |
| 80 | Tremont Nat'l Bank, Boston, . | 8,000 | 7,600 00 | 8,000 00 |
| 15 | First National Bank, Clinton, | 1,500 | 1,875 00 | 1,500 00 |
| 30 | First National Bank, Lynn, . | 3,000 | 4,380 00 | 3,000 00 |
| 97 | First N'l Bank, Marlborough, | 9,700 | 10,670 00 | 9,700 00 |
| 85 | People's N'l B'k, Marlborough, | 8,500 | 10,080 00 | 8,500 00 |
| 14 | Newton Nat'l Bank, Newton, . | 1,400 | 1,050 00 | 1,400 00 |
| 16 | City Nat'l Bank, Worcester, . | 1,600 | 2,240 00 | 1,600 00 |
| 12 | Fourth National Bank, Boston, | 1,200 | 1,410 00 | 1,200 00 |
| | | \$204,800 | \$224,374 12 | \$204,800 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|----------------------------|------------------|
| Boston & Albany R.R. 6s, . . . | \$3,000 | \$3,045 00 | \$3,000 00 |
| Boston & Lowell R.R. 4s, . . . | 15,000 | 14,850 00 | 15,000 00 |
| Boston & Lowell R.R. 6s, . . . | 5,000 | 5,175 00 | 5,000 00 |
| Boston & Maine R.R. 4s, . . . | 15,000 | 14,700 00 | 15,000 00 |
| Boston & Providence R.R. 4s, . . | 5,000 | 5,000 00 | 5,000 00 |

Marlborough Savings Bank — Concluded.*Detailed Statement of Railroad Bonds — Concluded.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|-------------------------|---------------------|
| Fitchburg R.R. 4½s, | \$20,000 | \$20,000 00 | \$20,000 00 |
| Maine Central R.R. 4½s, | 5,000 | 5,100 00 | 5,000 00 |
| Old Colony R.R. 4s, | 30,000 | 30,000 00 | 30,000 00 |
| Old Colony R.R. 4½s, | 3,000 | 3,030 00 | 3,000 00 |
| Old Colony R.R. 6s, | 2,000 | 2,045 00 | 2,000 00 |
| Portland & Ogdensburg R.R. 6s, | 10,000 | 10,800 00 | 10,000 00 |
| Upper Coos R.R. 4½s, | 11,000 | 11,000 00 | 11,000 00 |
| | \$124,000 | \$124,745 00 | \$124,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|--------------|-------------|
| \$26,546 50 | 2½ per cent. | \$79,000 00 | 4½ per cent. | \$590,094 00 | 6 per cent. |
| 27,500 00 | 4 " " | 233,800 00 | 5 " " | | |
| 5,000 00 | 4½ " " | 20,088 00 | 5½ " " | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$14,040 07 |
| Estimated value of the same, | 14,040 07 |
| Assessed value of the same, | 10,300 00 |
| Net income received from same during year ending Oct. 31, 1893, | 208 06 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 5,000 00 |
| Assessed value of the same, | 6,000 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 571 | |
| Aggregate amount of the same, | 545,992 00 |
| Total number of loans upon real estate, | 637 |
| Amount of investments from which no income is received, | 5,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 84,164 10 |
| Times for the dividends fixed by the by-laws: third Wednesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 29,899 74 |
| year ending Oct. 31, 1893, | 30,938 56 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 824 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 786 |
| Total number of open accounts Oct. 31, 1893, | 4,894 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 4,859 86 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 308,979 00 |
| Number of same, | 4,173 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 380,316 20 |
| Number of same, | 3,706 |
| Date of examination by commissioner: May 11. | |

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 39.

* TIMOTHY MERRICK, *President.*

C. B. PRESCOTT, *Treasurer.*

E. W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

TIMOTHY MERRICK,

J. S. WEBBER,

R. P. CRAFTS,

LEMUEL SEARS,

S. C. WELD.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|---------------------|--------------------------------|---------------------|
| Bank stock as per schedule, . . . | \$58,646 50 | Deposits, . . . | \$926,296 67 |
| Loans on bank stock, . . . | 31,300 00 | Guaranty fund, . . . | 26,025 00 |
| Real estate by foreclosure, . . . | 7,600 00 | Interest account, . . . | 16,499 55 |
| Loans on real estate, . . . | 625,195 00 | Profit and loss account, . . . | 12,533 25 |
| Loans on personal security, . . . | 239,765 00 | | |
| Loans on depositors' books, . . . | 825 00 | | |
| Deposit in bank, on interest, . . . | 9,337 41 | | |
| Furniture and fixtures, . . . | 2,407 00 | | |
| Expense account, . . . | 2,791 27 | | |
| Cash on hand, . . . | 3,487 29 | | |
| | \$981,354 47 | | \$981,354 47 |

Cash on Deposit in Bank:—

City National Bank, Holyoke, \$9,337 41

Loans on Bank Stock, amount on each:—

| | | |
|--|---|------------|
| On 68 shares Third National Bank, Springfield, | } | \$6,700 00 |
| On 13 shares Hadley Falls National Bank, Holyoke, | | |
| On 8 shares Agawam National Bank, Springfield, | | 800 00 |
| On 10 shares Springfield National Bank, Springfield, | | 1,000 00 |
| On 25 shares City National Bank, Holyoke, | | 2,000 00 |
| On 10 shares City National Bank, Holyoke, | | 1,000 00 |

Mechanics' Savings Bank, Holyoke—Continued.

| | |
|---|-------------|
| On 63 shares City National Bank, Holyoke, | \$15,000 00 |
| On 46 shares Hadley Falls National Bank, Holyoke, | |
| On 7 shares Chicopee National Bank, Springfield, | |
| On 18 shares Second National Bank, Springfield, | |
| On 23 shares Third National Bank, Springfield, | |
| On 15 shares Springfield Safe Deposit and Trust Company, Springfield, | 1,500 00 |
| On 25 shares Home National Bank, Holyoke, | 2,300 00 |
| On 10 shares City National Bank Holyoke, | 1,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|----------------------------------|-----------------|-------------------------|--------------------|
| 22 | Shoe & Leather N'l B'k, Boston, | \$2,200 | \$2,200 00 | \$3,008 50 |
| 193 | City Nat'l Bank, Holyoke, . . | 19,300 | 22,195 00 | 21,500 00 |
| 102 | Hadley Falls N'l B'k, Holyoke, | 10,200 | 16,830 00 | 16,310 00 |
| 8 | Holyoke Nat'l Bank, Holyoke, | 300 | 498 00 | 498 00 |
| 50 | Home Nat'l Bank, Holyoke, . . | 5,000 | 5,750 00 | 5,750 00 |
| 20 | First Nat'l Bank, Springfield, . | 2,000 | 2,800 00 | 3,080 00 |
| 50 | Third Nat'l Bank, Springfield, | 5,000 | 10,000 00 | 8,500 00 |
| | | \$44,000 | \$60,273 00 | \$58,646 50 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|-------------|--------------|------------|-------------|
| \$9,337 41 | 4 per cent. | \$20,000 00 | 5½ per cent. | \$2,475 00 | 6 per cent. |
| 874,610 00 | 5 " | | | | |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$7,600 00 |
| Assessed value of the same, | 5,960 00 |
| Net income received from same during year ending Oct. 31, 1893, | 680 14 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 217 |
| Aggregate amount of the same, | 283,960 00 |
| Total number of loans upon real estate, | 233 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 45,966 78 |
| Times for the dividends fixed by the by-laws: second Monday in May and November. | |

Mechanics' Savings Bank, Holyoke — Concluded.

| | | |
|---|----------------|-------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$17,275 82 |
| year ending Oct. 31, 1893, | 2 per cent., { | 18,105 30 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 478 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 487 | |
| Total number of open accounts Oct. 31, 1893, | 2,647 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 5,764 96 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 210,972 29 |
| Number of same, | 4,068 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 261,750 39 |
| Number of same, | 2,673 | |
| Date of examination by commissioner: April 8. | | |

MECHANICS' SAVINGS BANK—LOWELL.

Incorporated March 1, 1861. Present number of corporators, 56.

JEREMIAH CLARK, *President.*CHAS. C. HUTCHINSON, *Treasurer.*CHAS. C. HUTCHINSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JACOB ROGERS,

JOHN DAVIS,

JAMES FRANCIS,

CHAS. C. HUTCHINSON,

CLARENCE H. NELSON.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|-----------------------|-----------------------|
| Public funds as per schedule, . . | \$66,000 00 | Deposits, | \$2,119,590;39 |
| Bank stock as per schedule, . . | 272,550 00 | Guaranty fund, . . | 82,000 00 |
| Loans on bank stock, | 36,000 00 | Interest account, . . | 40,189,08 |
| Railroad bonds as per schedule, . . | 52,000 00 | Rents, | 14,022 76 |
| Loan on railroad bonds, | 10,000 00 | | |
| Railroad notes, | 50,000 00 | | |
| Real estate (for banking purposes), | 86,000 00 | | |
| Real estate by foreclosure, | 17,000 00 | | |
| Loans on real estate, | 985,970 00 | | |
| Loans on personal security, | 517,760 00 | | |
| Loans on depositors' books, | 50 00 | | |
| Deposits in banks, on interest, . . | 149,531 17 | | |
| Expense account, | 2,089 41 | | |
| Taxes, | 1,066 00 | | |
| Suspense account, | 4,484 98 | | |
| Cash on hand, | 5,330 67 | | |
| | \$2,255,802 23 | | \$2,255,802 23 |

Cash on Deposit in Banks, amount in each :—

| | |
|---|-------------|
| Railroad National Bank, Lowell, | \$86,853 60 |
| Old Lowell National Bank, Lowell, | 10,000 00 |
| National Hide & Leather Bank, Boston, | 52,677 57 |

Loans on Bank Stock, amount on each :—

| | |
|---|------------|
| On 25 shares Old Lowell National Bank, Lowell, | \$2,500 00 |
| On 70 shares National Bank of the Commonwealth, Boston, | 10,000 00 |
| On 20 shares Metropolitan National Bank, Boston, | |
| On 10 shares Railroad National Bank, Lowell, | |
| On 150 shares National Hide and Leather Bank, Boston, | 23,500 00 |
| On 85 shares Railroad National Bank, Lowell, | |

Loan on Railroad Bonds :—

| | |
|--|-------------|
| On \$10,000 Lowell & Lawrence R.R. 6s, | \$10,000 00 |
|--|-------------|

Mechanics' Savings Bank, Lowell — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|-----------------|----------------------------|--------------------|
| City of Concord, N. H., 4s, . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| of Lowell, Mass., 4s, . . | 16,000 | 16,000 00 | 16,000 00 |
| of Lynn, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| of Marlborough, Mass., 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| of Newton, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| of Waltham, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| | \$66,000 | \$66,000 00 | \$66,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|------------------------------------|------------------|----------------------------|---------------------|
| 106 | Atlas National Bank, Boston, . | \$10,600 | \$12,216 00 | \$11,660 00 |
| 99 | Blackstone Nat'l B'k, Boston, . | 9,900 | 8,934 00 | 9,900 00 |
| 63 | Boston National Bank, Boston, . | 6,300 | 5,859 00 | 7,056 00 |
| 9 | National City Bank, Boston, . | 900 | 776 00 | 900 00 |
| 45 | N'l B'k of Commerce, Boston, . | 4,500 | 5,310 00 | 5,040 00 |
| 40 | National Eagle Bank, Boston, . | 4,000 | 3,800 00 | 4,000 00 |
| 25 | Eliot National Bank, Boston, . | 2,500 | 2,987 00 | 2,500 00 |
| 90 | Everett Nat'l Bank, Boston, . | 9,000 | 8,257 00 | 9,000 00 |
| 8 | First National Bank, Boston, . | 800 | 1,896 00 | 800 00 |
| 65 | Hamilton Nat'l Bank, Boston, . | 6,500 | 7,410 00 | 8,000 00 |
| 200 | N'l Hide & Leather B'k, Boston, . | 20,000 | 21,100 00 | 21,000 00 |
| 13 | Howard Nat'l Bank, Boston, . | 1,300 | 1,287 00 | 1,300 00 |
| 265 | Merchants' Nat'l Bank, Boston, . | 26,500 | 38,756 00 | 36,800 00 |
| 100 | Metropolitan N'l B'k, Boston, . | 10,000 | 9,725 00 | 10,000 00 |
| 10 | Mt. Vernon Nat'l Bank, Boston, . | 1,000 | 1,321 00 | 1,000 00 |
| 105 | New England N'l B'k, Boston, . | 10,500 | 16,642 00 | 15,500 00 |
| 43 | North National Bank, Boston, . | 4,300 | 4,687 00 | 5,160 00 |
| 37 | N'l B'k of No America, Boston, . | 3,700 | 3,903 00 | 3,700 00 |
| 281 | N'l B'k of Redemption, Boston, . | 28,100 | 35,265 00 | 32,315 00 |
| 83 | N'l B'k of the Republic, Boston, . | 8,300 | 12,242 00 | 9,960 00 |
| 160 | Nat'l Revere Bank, Boston, . | 16,000 | 16,000 00 | 19,200 00 |
| 20 | Second Nat'l Bank, Boston, . | 2,000 | 3,700 00 | 2,500 00 |
| 39 | Shawmut Nat'l Bank, Boston, . | 3,900 | 4,368 00 | 4,290 00 |
| 100 | Suffolk National Bank, Boston, . | 10,000 | 9,250 00 | 10,000 00 |
| 150 | Nat'l Webster Bank, Boston, . | 15,000 | 13,725 00 | 14,600 00 |
| 28 | Collateral Loan Co., Boston, . | 2,800 | 3,360 00 | 2,800 00 |
| 30 | Bay State N'l B'k, Lawrence, . | 2,250 | 3,750 00 | 2,250 00 |
| 117 | Railroad N'l Bank, Lowell, . | 11,700 | 15,210 00 | 13,839 00 |
| 68 | First National Bank, Malden, . | 6,800 | 9,520 00 | 7,480 00 |
| | | \$239,150 | \$281,156 00 | \$272,550 00 |

Mechanics' Savings Bank, Lowell—Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| Concord & Montreal R.R. 4s, . . . | \$50,000 | \$50,000 00 | \$50,000 00 |
| Salem & Lowell R.R. 6s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| | \$52,000 | \$52,000 00 | \$52,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|------------|--------------|
| \$139,531 17 | 2½ per cent. | \$469,600 00 | 4½ per cent. | \$7,260 00 | 5½ per cent. |
| 10,000 00 | 3 " " | 60,000 00 | 4½ " " | 169,975 00 | 6 " " |
| 8,000 00 | 4 " " | 882,445 00 | 5 " " | 2,500 00 | 7 " " |

| | |
|--|-------------|
| Amount invested in real estate for banking purposes, | \$86,000 00 |
| Estimated value of the same, | 80,000 00 |
| Assessed value of the same, | 65,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 2,587 98 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 17,000 00 |
| Assessed value of the same, | 24,480 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 522 93 |
| Number of loans which are of an amount not exceeding \$3,000 each, 351 | |
| Aggregate amount of the same, | 423,330 00 |
| Total number of loans upon real estate, | 429 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1893, | 108,351 31 |
| Times for the dividends fixed by the by-laws: first Saturday in June and December. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 40,694 82 |
| year ending Oct. 31, 1893, } 2 per cent., { | 41,537 75 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 603 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 706 |
| Total number of open accounts Oct. 31, 1893, | 4,959 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 5,400 90 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 280,054 97 |
| Number of same, | 3,775 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 362,270 57 |
| Number of same, | 3,760 |
| Date of examination by commissioner: September 11. | |

MECHANICS' SAVINGS BANK — READING.

Incorporated March 20, 1891. Present number of corporators, 16.

JAMES WIGHT, *President.*

EDWARD F. PARKER, *Treasurer.*

EDGAR M. HUNT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JAMES WIGHT,

WILLIAM A. LANG,

WENDELL BANCROFT.

Open for business every business day, 8.30 to 11 A.M.; 2.30 to 4 P.M.: Saturday,
7.30 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|--------------------|-------------------------|--------------------|
| Bank stock as per schedule, . . . | \$1,010 00 | Deposits, . . . | \$11,154 79 |
| Railroad bonds as per schedule, . . . | 3,120 00 | Guaranty fund, . . . | 27 67 |
| Loans on real estate, . . . | 6,600 00 | Interest account, . . . | 99 45 |
| Deposit in bank, not on interest, . . . | 413 04 | | |
| Expense account, . . . | 47 29 | | |
| Cash on hand, . . . | 91 58 | | |
| | \$11,281 91 | | \$11,281 91 |

Cash on Deposit in Bank: —

First National Bank, Reading, \$413 04

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---------------------------------|------------|-------------------------|------------------|
| 10 | First National Bank, Reading, . | \$1,000 | \$1,020 00 | \$1,010 00 |

Mechanics' Savings Bank, Reading — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested |
|-----------------------------------|----------------|-------------------------|-------------------|
| Fitchburg R.R. 7s, | \$1,000 | \$1,050 00 | \$1,055 00 |
| Maine Central R.R. 4½s, | 1,000 | 1,060 00 | 1,070 00 |
| Upper Coos R.R. 4s, | 1,000 | 995 00 | 995 00 |
| | \$3,000 | \$3,105 00 | \$3,120 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|----------|-------------|------------|-------------|---------|-------|
| \$300 00 | 5 per cent. | \$6,300 00 | 6 per cent. | - | - |

Number of loans which are of an amount not exceeding \$3,000 each, 7
 Aggregate amount of the same, \$6,600 00
 Total number of loans upon real estate, 7
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 329 6
 Times for the dividends fixed by the by-laws: second Saturday in June
 and December.
 Rate and amount of dividend during the year ending Oct. 31, 1893,
 2 per cent, 187 5
 Number of accounts opened during the year ending Oct. 31, 1893, . 75
 Number of accounts closed during the year ending Oct. 31, 1893, . 30
 Total number of open accounts Oct. 31, 1893, 157
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu-
 sive of taxes), 37 4
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893, 10,494 2
 Number of same, 257
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 8,173 8
 Number of same, 120
 Date of examination by commissioner: September 11.

MEDFORD SAVINGS BANK—MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 82.

DANIEL W. LAWRENCE, *President.*

CHARLES B. BUSS, *Treasurer.*

J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL W. LAWRENCE,

DANIEL A. GLEASON,

CHARLES M. BARRETT,

BENJ. F. HAYES,

FRANK E. CHANDLER.

Open for business every business day, 8 to 11 A.M., 3 to 6 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$128,500 00 | Deposits, | \$1,024,780 12 |
| Bank stock as per schedule, . | 34,850 00 | Guaranty fund, . | 28,650 00 |
| Railroad bonds as per schedule, . | 45,000 00 | Interest account, . | 24,901 84 |
| Real estate (for banking purposes), | 24,000 00 | Profit and loss account, | 12,074 51 |
| Real estate by foreclosure, . | 685 81 | | |
| Loans on real estate, | 565,550 00 | | |
| Loans on personal security, . | 192,450 00 | | |
| Loans to counties, cities or towns (notes), | 60,000 00 | | |
| Deposits in banks, on interest, . | 31,812 59 | | |
| Safe, furniture and fixtures, . | 2,500 00 | | |
| Cash on hand, | 3,068 17 | | |
| | \$1,088,406 57 | | \$1,088,406 57 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| National Exchange Bank, Boston, | \$15,516 19 |
| National Bank of Commerce, Boston, | 16,296 40 |

Medford Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|----------------------------|------------------|
| City of Biddeford, Me., 4s, . . . | \$14,500 | \$14,500 00 | \$14,500 00 |
| of Lynn, Mass., 5s, . . . | 5,000 | 5,400 00 | 5,000 00 |
| of Fall River, Mass., 6s, . . . | 3,000 | 3,600 00 | 3,000 00 |
| of Natick, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Providence, R. I., 4s, . . . | 25,000 | 25,500 00 | 25,000 00 |
| of Waltham, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| Town of Hartland, Me., 4½s, . . . | 12,000 | 12,000 00 | 12,000 00* |
| of Medford, Mass., 4s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| of Medford, Mass., 6s, . . . | 3,000 | 3,030 00 | 3,000 00 |
| of Wellesley, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| City of Boston, Mass., 6s, . . . | 6,000 | 6,060 00 | 6,000 00 |
| | \$128,500 | \$130,090 00 | \$128,500 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 12 | N'l B'k of Commerce, Boston, | \$1,200 | \$1,416 00 | \$1,200 00 |
| 15 | Hamilton Nat'l Bank, Boston, . | 1,500 | 1,710 00 | 1,500 00 |
| 33 | Blackstone N'l Bank, Boston, . | 3,300 | 2,978 25 | 3,300 00 |
| 4 | National Revere Bank, Boston, | 400 | 400 00 | 400 00 |
| 10 | National Eagle Bank, Boston, . | 1,000 | 950 00 | 1,000 00 |
| 15 | N'l B'k of the Republic, Boston, | 1,500 | 2,190 00 | 1,500 00 |
| 40 | National Bank of the Common- wealth, Boston, . . . | 4,000 | 5,130 00 | 4,000 00 |
| 25 | Monument Nat'l Bank, Boston, | 2,500 | 5,500 00 | 3,750 00 |
| 10 | Market Nat'l Bank, Boston, . | 1,000 | 920 00 | 1,000 00 |
| 20 | N'l Hide & Leather B'k, Boston, | 2,000 | 2,130 00 | 2,000 00 |
| 10 | Nat'l Webster Bank, Boston, . | 1,000 | 915 00 | 1,000 00 |
| 25 | Boston National Bank, Boston, | 2,500 | 2,325 00 | 2,500 00 |
| 20 | North National Bank, Boston, | 2,000 | 2,180 00 | 2,000 00 |
| 12 | Winthrop Nat'l Bank, Boston, | 1,200 | 1,392 00 | 1,200 00 |
| 25 | Suffolk National Bank, Boston, | 2,500 | 2,412 50 | 2,500 00 |
| 15 | Continental N'l Bank, Boston, | 1,500 | 1,725 00 | 1,500 00 |
| 20 | Commercial N'l Bank, Boston, | 2,000 | 1,920 00 | 2,000 00 |
| 25 | Central Nat'l Bank, Lynn, . | 2,500 | 3,625 00 | 2,500 00 |
| | | \$33,600 | \$39,818 75 | \$34,850 00 |

Medford Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-----------------|-------------------------|--------------------|
| Boston & Albany R.R. 6s, | \$5,000 | \$5,075 00 | \$5,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 9,500 00 | 10,000 00 |
| Fitchburg R.R. 4½s, | 25,000 | 25,000 00 | 25,000 00 |
| Portland & Kennebec R.R. 6s, | 5,000 | 5,075 00 | 5,000 00 |
| | \$45,000 | \$44,650 00 | \$45,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|-------------|--------------|-------------|
| \$31,812 59 | 2½ per cent. | \$205,250 00 | 5 per cent. | \$384,450 00 | 6 per cent. |
| 20,000 00 | 4 " " | 13,500 00 | 5½ " " | 20,000 00 | 6½ " " |
| 100,000 00 | 4½ " " | 52,300 00 | 5½ " " | 22,500 00 | 7 " " |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$24,000 00 |
| Estimated value of the same, | 24,000 00 |
| Assessed value of the same, | 18,900 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 685 81 |
| Assessed value of the same, | 1,150 00 |
| Net income received from same during year ending Oct. 31, 1893, | 83 83 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 294 |
| Aggregate amount of the same, | 396,100 00 |
| Total number of loans upon real estate, | 307 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 52,608 65 |
| Times for the dividends fixed by the by-laws: second Saturday in May and November. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 17,836 80 |
| year ending Oct. 31, 1893, } 2 per cent., { | 18,769 86 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 563 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 378 |
| Total number of open accounts Oct. 31, 1893, | 3,412 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 3,448 24 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 278,685 00 |
| Number of same, | 4,043 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 263,755 71 |
| Number of same, | 2,907 |
| Date of examination by commissioner: June 8. | |

MEDWAY SAVINGS BANK—MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 39.

MILTON M. FISHER, *President.*

FREDERICK L. FISHER, *Treasurer.*

FREDERICK L. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. M. FISHER,

WALES KIMBALL,

A. M. B. FULLER,

SUMNER ROBBINS,

S. G. CLARK,

W. H. CAREY.

Open for business every business day, 9 A.M. to 12 M.; 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|---------------------|----------------------|---------------------|
| Public funds as per schedule, . | \$25,000 00 | Deposits, . . . | \$246,475 90 |
| Loan on public funds, . . . | 5,000 00 | Guaranty fund, . . . | 11,515 42 |
| Bank stock as per schedule, . | 27,010 00 | Interest account, . | 4,411 98 |
| Loans on bank stock, . . . | 4,450 00 | | |
| Railroad bonds as per schedule, . | 36,650 50 | | |
| Real estate by foreclosure, . . | 4,848 69 | | |
| Loans on real estate, . . . | 121,595 50 | | |
| Loans on personal security, . . | 23,956 70 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 8,020 24 | | |
| Deposits in banks, on interest, . | 4,493 32 | | |
| Cash on hand, | 1,410 35 | | |
| | \$262,433 30 | | \$262,433 30 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|------------|
| Central National Bank, Boston, | \$2,018 72 |
| Howard National Bank, Boston, | 2,474 60 |

Loan on Public Funds :—

| | |
|--|------------|
| On \$5,000 Haverhill, Mass., 4s, | \$5,000 00 |
|--|------------|

Loans on Bank Stock, amount on each :—

| | |
|--|------------|
| On 5 shares Dedham National Bank, Dedham, | \$200 00 |
| On 20 shares Central National Bank, Boston, | 1,750 00 |
| On 10 shares Framingham National Bank, Framingham, | } 2,500 00 |
| On 20 shares Holliston National Bank, Holliston, | |

Medway Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|-----------------|----------------------------|--------------------|
| City of Boston, Mass., 4s, . . . | \$1,000 | \$1,020 00 | \$1,000 00 |
| of Cleveland, Ohio, 6s, . . . | 2,000 | 2,070 00 | 2,000 00 |
| of Cleveland, Ohio, 7s, . . . | 2,000 | 2,100 00 | 2,000 00 |
| of Dayton, Ohio, 6s, . . . | 500 | 500 00 | 500 00* |
| of Detroit, Mich., 6s, . . . | 1,000 | 1,080 00 | 1,000 00 |
| of Fort Wayne, Ind., 6s, . . . | 2,000 | 2,140 00 | 2,000 00 |
| of Grand Rapids, Mich., 5s, . . | 2,000 | 2,140 00 | 2,000 00 |
| of Keene, N. H., 6s, . . . | 500 | 515 00 | 500 00 |
| of Springfield, Ohio, 5s, . . . | 3,000 | 3,110 00 | 3,000 00 |
| Town of Andover, Mass., 4s, . . | 2,000 | 2,000 00 | 2,000 00 |
| of Hyde Park, Ill., 7s, . . . | 3,000 | 3,060 00 | 3,000 00 |
| City of Waltham, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| Town of Melrose, Mass., 4s, . . | 1,000 | 1,000 00 | 1,000 00 |
| | \$25,000 | \$25,735 00 | \$25,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|------------------------------------|-----------------|----------------------------|--------------------|
| 6 | Atlas National Bank, Boston, . | \$600 | \$691 50 | \$600 00 |
| 18 | Boston Nat'l Bank, Boston, . . | 1,800 | 1,665 00 | 1,800 00 |
| 30 | Central Nat'l Bank, Boston, . . | 3,000 | 4,425 00 | 3,000 00 |
| 30 | First Ward Nat'l Bank, Boston, . | 3,000 | 3,825 00 | 3,000 00 |
| 15 | N'l Hide & Leather B'k, Boston, . | 1,500 | 1,582 50 | 1,500 00 |
| 10 | Howard Nat'l Bank, Boston, . . | 1,000 | 990 00 | 1,000 00 |
| 10 | Market Nat'l Bank, Boston, . . | 1,000 | 920 00 | 1,000 00 |
| 25 | Manufacturers' N'l B'k, Boston, . | 2,500 | 2,437 50 | 2,500 00 |
| 15 | Mt. Vernon N'l Bank, Boston, . . | 1,500 | 1,875 00 | 1,500 00 |
| 20 | National Revere Bank, Boston, . | 2,000 | 2,000 00 | 2,000 00 |
| 20 | Shawmut Nat'l Bank, Boston, . . | 2,000 | 2,240 00 | 2,000 00 |
| 12 | Winthrop Nat'l Bank, Boston, . . | 1,200 | 1,392 00 | 1,200 00 |
| 20 | Dedham Nat'l Bank, Dedham, . . | 2,000 | 1,900 00 | 2,000 00 |
| 17 | Franklin Nat'l Bank, Franklin, . . | 1,700 | 1,870 00 | 1,700 00 |
| 20 | Holliston Nat'l Bank, Holliston, . | 2,000 | 2,000 00 | 2,000 00 |
| 3 | Wrentham N'l B'k, Wrentham, . . | 210 | 240 00 | 210 00 |
| | | \$27,010 | \$30,053 50 | \$27,010 00 |

Medway Savings Bank — Continued.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-----------------|----------------------------|--------------------|
| Boston, Clinton & Fitchburg R.R. 5s, | \$2,000 | \$2,160 00 | \$2,100 00 |
| Boston & Lowell R.R. 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Boston & Maine R.R. 7s, . . . | 2,500 | 2,500 00 | 2,500 00 |
| Boston & Providence R.R. 4s, . . . | 3,000 | 3,000 00 | 3,000 00 |
| Concord & Montreal R.R. 4s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| Fitchburg R.R. 6s, . . . | 2,000 | 2,100 00 | 2,050 00 |
| Leeds & Farmington R.R. 6s, . . . | 2,000 | 2,060 00 | 2,000 00 |
| Lowell & Lawrence R.R. 6s, . . . | 1,000 | 1,050 00 | 1,000 00 |
| Maine Central R.R. 6s, . . . | 2,000 | 2,160 00 | 2,045 50 |
| Newport & Richford R.R. 5s, . . . | 2,000 | 2,060 00 | 2,000 00* |
| Old Colony R.R. 4s, . . . | 3,000 | 3,000 00 | 3,060 00 |
| Old Colony R.R. 6s, . . . | 2,000 | 2,100 00 | 2,100 00 |
| Old Colony R.R. 7s, . . . | 1,000 | 1,005 00 | 1,000 00 |
| Portland & Kennebec R.R. 6s, . . . | 1,000 | 1,010 00 | 1,000 00 |
| Portland & Ogdensburg R.R. 6s, . . . | 2,000 | 2,160 00 | 2,100 00 |
| Salem & Lowell R.R. 6s, . . . | 2,500 | 2,675 00 | 2,695 00 |
| Vermont & Massachusetts R.R. 5s, . . . | 1,000 | 1,050 00 | 1,000 00 |
| | \$36,000 | \$37,090 00 | \$36,650 50 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|------------|-------------|--------------|-------------|
| \$2,018 72 | 2 per cent. | \$2,000 00 | 4 per cent. | \$131,227 20 | 6 per cent. |
| 2,474 60 | 2½ " | 22,295 24 | 5 " | 2,600 00 | 6½ " |
| 5,000 00 | 3½ " | | | | |

Value, by books, of real estate held or owned by foreclosure or otherwise, \$4,846 69
 Assessed value of the same, 5,990 00
 Net income received from same during year ending Oct. 31, 1893, . . . 197 35
 Number of loans which are of an amount not exceeding \$3,000 each, . 238
 Aggregate amount of the same, 136,002 20
 Total number of loans upon real estate, 159
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 14,345 27
 Times for the dividends fixed by the by-laws: June 1 and December 1.

Medway Savings Bank—Concluded.

| | | |
|---|----------------|------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$4,533 11 |
| year ending Oct. 31, 1893, | 2 per cent., { | 4,602 77 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 117 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 101 | |
| Total number of open accounts Oct. 31, 1893, | 1,071 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,245 32 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 95,865 61 |
| Number of same, | 1,164 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 101,692 71 |
| Number of same, | 1,042 | |
| Date of examination by commissioner: January 19. | | |

MELROSE SAVINGS BANK—MELROSE.

Incorporated April 5, 1872. Present number of corporators, 22.

DANIEL RUSSELL, *President.*

E. H. Goss, *Treasurer.*

JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE NEWHALL,

DANIEL NORTON,

SETH E. BENSON.

Open for business every business day, 2 to 5 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|---------------------|-----------------------|---------------------|
| Public funds as per schedule, . . | \$80,000 00 | Deposits, | \$503,266 82 |
| Loan on public funds, | 780 00 | Guaranty fund, . . | 9,821 81 |
| Bank stock as per schedule, . . | 7,200 00 | Interest account, . . | 27,504 27 |
| Loans on real estate, | 353,693 00 | | |
| Loans on personal security, . . | 8,932 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 50,000 00 | | |
| Deposits in banks, on interest, . | 38,107 75 | | |
| Suspense account, | 191 88 | | |
| Cash on hand, | 1,187 77 | | |
| | \$540,092 40 | | \$540,092 40 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|-------------|
| National Bank of the Republic, Boston, | \$11,948 14 |
| Melrose National Bank, Melrose, | 26,159 61 |

Loan on Public Funds :—

| | | |
|--|---|----------|
| On \$1,000 Town of Danvers, Mass., Bond, | } | \$780 00 |
| On 2 shares Naumkeag National Bank, Salem, | | |
| On 5 shares First National Bank Salem, | | |

Melrose Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|----------------------------|------------------|
| City of Boston, Mass., 4s, . . | \$7,000 | \$7,000 00 | \$7,000 00 |
| of Brockton, Mass., 5s, . . | 8,000 | 8,880 00 | 8,000 00 |
| of Columbus, Ohio, 4s, . . | 5,000 | 4,750 00 | 5,000 00* |
| of Portland, Me., 6s, . . | 5,000 | 5,900 00 | 5,000 00 |
| Town of Clinton, Mass., 4s, . . | 6,000 | 6,000 00 | 6,000 00 |
| of Melrose, Mass., 4s, . . | 49,000 | 49,000 00 | 49,000 00 |
| | \$80,000 | \$81,530 00 | \$80,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|-------------------------------|------------|----------------------------|------------------|
| 27 | Everett Nat'l Bank, Boston, . | \$2,700 | \$2,376 00 | \$2,700 00 |
| 45 | Freeman's Nat'l Bank, Boston, | 4,500 | 4,275 00 | 4,500 00 |
| | | \$7,200 | \$6,651 00 | \$7,200 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------------------|----------------------------|-------------|-------------|--------------|-------------|
| \$38,107 75 50,000 00 | 2½ per cent. 4 " | \$17,200 00 | 5 per cent. | \$346,205 00 | 6 per cent. |

Number of loans which are of an amount not exceeding \$3,000 each, 237
Aggregate amount of the same, \$276,573 00
Total number of loans upon real estate, 253
Gross amount of interest or profits received or earned, as per books, dur-
ing year ending Oct. 31, 1893, 27,982 88
Times for the dividends fixed by the by-laws: January 1 and July 1.

Melrose Savings Bank — Concluded.

| | | |
|---|----------------|------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$8,794 24 |
| year ending Oct. 31, 1893, | 2 per cent., { | 9,440 09 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 582 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 451 | |
| Total number of open accounts Oct. 31, 1893, | 2,898 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 2,308 18 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 191,283 56 |
| Number of same, | 4,153 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 186,962 96 |
| Number of same, | 2,658 | |
| Date of examination by commissioner: April 25. | | |

MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 47.

WILLIAM H. HASKELL, *President.*DANIEL J. POORE, *Treasurer.*WM. B. SARGENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. HASKELL,

THOS. H. HOYT,

H. O. DELANO.

Open for business every business day, 8.30 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|------------------------------------|---------------------|
| Public funds as per schedule, . . . | \$20,000 00 | Deposits, | \$485,653 97 |
| Bank stock as per schedule, . . . | 7,400 00 | Guaranty fund, | 20,487 47 |
| Loans on bank stock, | 42,400 00 | Profit and loss account, | 2,399 84 |
| Railroad bonds as per schedule, . . . | 62,000 00 | | |
| Loans on railroad bonds, | 25,000 00 | | |
| Loans on railroad stock, | 25,700 00 | | |
| Real estate by foreclosure, | 2,301 52 | | |
| Loans on real estate, | 202,167 00 | | |
| Loans on personal security, | 61,194 53 | | |
| Loans to counties, cities or towns (notes), | 21,650 00 | | |
| Deposits in banks, on interest, . . . | 37,000 00 | | |
| Deposit in bank, not on interest, . . | 1,738 33 | | |
| | \$508,541 38 | | \$508,541 38 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| First National Bank, Merrimac, | \$18,738 33 |
| Essex National Bank, Haverhill, | 20,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|---|-----------|
| On 10 shares First National Bank, Merrimac, | \$650 00 |
| On 6 shares First National Bank, Merrimac, | 600 00 |
| On 10 shares First National Bank, Merrimac, | 1,000 00 |
| On 63 shares Traders' National Bank, Boston, | 5,000 00 |
| On 150 shares Amesbury National Bank, Amesbury, | 15,000 00 |
| On 10 shares First National Bank, Haverhill, | 2,500 00 |
| On 15 shares Essex National Bank, Haverhill, | |
| On 5 shares Haverhill National Bank, Haverhill, | 400 00 |
| On 150 shares National Pemberton Bank, Lawrence, | 15,000 00 |
| On 19 shares Haverhill Safe Deposit and Trust Company, Haverhill, . . | 1,900 00 |
| On 5 shares Merrimack National Bank, Haverhill, | 350 00 |

Merrimac Savings Bank — Continued.**Loans on Railroad Bonds, amount on each :—**

| | |
|---|-------------|
| On \$10,000 Boston & Maine R.R. 4s, | \$10,000 00 |
| On \$11,000 Boston & Maine R.R. 4s, | 10,000 00 |
| On \$5,000 Boston & Maine R.R. 4s, | 5,000 00 |

Loans on Railroad Stock, amount on each :—

| | |
|--|------------|
| On 10 shares Boston & Maine R.R., | \$700 00 |
| On 184 shares Boston & Maine R.R., | 25,000 00* |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------|----------------------------|------------------|
| City of Dayton, Ohio, 4s, | \$8,000 | \$7,840 00 | \$8,000 00† |
| of Quincy, Mass., 4s, | 12,000 | 12,200 04 | 12,000 00 |
| | \$20,000 | \$20,040 04 | \$20,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 8 | Powow River National Bank, Amesbury, | \$800 | \$1,240 00 | \$800 00 |
| 25 | Blackstone Nat'l Bank, Boston, | 2,500 | 2,375 00 | 2,500 00 |
| 36 | First National Bank, Merrimac, | 3,600 | 5,760 00 | 3,600 00 |
| 10 | Ocean Nat'l B'k, Newburyport, | 500 | 600 00 | 500 00 |
| | | \$7,400 | \$9,975 00 | \$7,400 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------|----------------------------|------------------|
| Boston & Lowell R.R. 4s, | \$5,000 | \$5,083 33 | \$5,000 00 |
| Boston & Maine R.R. 4s, | 20,000 | 20,000 00 | 20,000 00 |
| Concord & Montreal R.R. 4s, | 10,000 | 9,966 67 | 10,000 00 |
| Fitchburg R.R. 4s, | 15,000 | 15,100 00 | 15,000 00 |
| Upper Coos R.R. 4s, | 12,000 | 11,400 00 | 12,000 00 |
| | \$62,000 | \$61,550 00 | \$62,000 00 |

* This loan, in excess of limit, has since been paid.

† A legal investment when made.

Merrimac Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|-------------|--------------|-------------|--------------|
| \$2,281 46 | 0 per cent. | \$27,700 00 | 5½ per cent. | \$26,900 00 | 6½ per cent. |
| 20,650 00 | 4 " | 25,000 00 | 5½ " | 11,500 00 | 7 " |
| 8,000 00 | 4½ " | 237,120 07 | 6 " | 1,500 00 | 8 " |
| 54,450 00 | 5 " | | | | |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$2,301 62 |
| Assessed value of the same, | 1,600 00 |
| Net income received from same during year ending Oct. 31, 1893, | 77 23 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 173 |
| Aggregate amount of the same, | 145,570 07 |
| Total number of loans upon real estate, | 162 |
| Amount of investments from which no income is received, | 2,281 46 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 23,588 41 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 9,270 92 |
| year ending Oct. 31, 1893, } 2 per cent., { | 9,356 08 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 148 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 126 |
| Total number of open accounts Oct. 31, 1893, | 1,464 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,726 37 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 55,149 04 |
| Number of same, | 778 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 60,993 64 |
| Number of same, | 770 |
| Date of examination by commissioner: July 14. | |

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 28.

J. G. PEABODY, *President.*

N. G. LAMSON, *Treasurer.*

N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. G. PEABODY,

FRANCIS JEWETT,

R. G. BARTLETT,

H. C. HOWE,

C. F. VARNUM,

C. E. ADAMS,

Open for business every business day, 9 A.M. to 1 P.M.; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------------|-----------------------|-------------------------|-----------------------|
| Bank stock as per schedule, . . . | \$59,771 50 | Deposits, . . . | \$1,196,377 32 |
| Loans on bank stock, . . . | 3,700 00 | Guaranty fund, . . . | 80,000 00 |
| Railroad bonds as per schedule, . . . | 38,000 00 | Interest account, . . . | 55,253 85 |
| Loans on real estate, . . . | 742,049 22 | | |
| Loans on personal security, . . . | 390,000 00 | | |
| Deposits in banks, on interest, . . . | 44,793 57 | | |
| Cash on hand, . . . | 3,316 88 | | |
| | \$1,281,631 17 | | \$1,281,631 17 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Wamesit National Bank, Lowell, | \$29,518 05 |
| Old Lowell National Bank, Lowell, | 15,275 52 |

Loans on Bank Stock, amount on each:—

| | |
|---|------------|
| On 20 shares Wamesit National Bank, Lowell, | \$2,000 00 |
| On 17 shares Wamesit National Bank, Lowell, | 1,700 00 |

Merrimack River Savings Bank—Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|-----------------|-------------------------|--------------------|
| 40 | Atlas National Bank, Boston, . | \$4,000 | \$4,610 00 | \$4,000 00 |
| 10 | Atlantic Nat'l Bank, Boston, . | 1,000 | 1,205 00 | 1,000 00 |
| 25 | Blackstone Nat'l Bank, Boston, . | 2,500 | 2,256 00 | 2,500 00 |
| 50 | Boston National Bank, Boston, . | 5,000 | 4,625 00 | 5,000 00 |
| 20 | Eliot National Bank, Boston, . | 2,000 | 2,310 00 | 2,405 00 |
| 23 | Fourth National Bank, Boston, . | 2,300 | 2,703 00 | 2,300 00 |
| 20 | Globe National Bank, Boston, . | 2,000 | 1,843 00 | 2,000 00 |
| 9 | Hamilton Nat'l Bank, Boston, . | 900 | 1,026 00 | 900 00 |
| 34 | Nat'l Hide and Leather Bank, Boston, . | 3,400 | 3,587 00 | 3,400 00 |
| 20 | Howard Nat'l Bank, Boston, . | 2,000 | 1,980 00 | 2,000 00 |
| 40 | Metropolitan N'l B'k, Boston, . | 4,000 | 3,800 00 | 4,000 00 |
| 9 | North Nat'l Bank, Boston, . | 900 | 981 00 | 900 00 |
| 3 | N'l B'k of No. America, Boston, . | 300 | 316 00 | 300 00 |
| 5 | Old Boston N'l Bank, Boston, . | 500 | 495 00 | 500 00 |
| 64 | N'l B'k of Redemption, Boston, . | 6,400 | 7,808 00 | 7,461 50 |
| 15 | Suffolk National Bank, Boston, . | 1,500 | 1,448 00 | 1,500 00 |
| 45 | Tremont Nat'l Bank, Boston, . | 4,500 | 4,275 00 | 4,500 00 |
| 10 | Nat'l Webster Bank, Boston, . | 1,000 | 900 00 | 1,000 00 |
| 102 | Wamesit Nat'l Bank, Lowell, . | 10,200 | 14,280 00 | 14,105 00 |
| | | \$54,400 | \$60,448 00 | \$59,771 50 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|-----------------|-------------------------|--------------------|
| Boston & Lowell R.R. 6s, . . . | \$1,000 | \$1,050 00 | \$1,000 00 |
| Cheshire R.R. 6s, | 2,000 | 2,150 00 | 2,000 00 |
| Fitchburg R.R. 4½s, | 15,000 | 15,000 00 | 15,000 00 |
| Boston & Lowell R.R. 4s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| | \$38,000 | \$38,200 00 | \$38,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|--------------|-------------|-------------|--------------|
| \$4,518 05 | 2½ per cent. | \$556,894 22 | 5 per cent. | \$12,000 00 | 5½ per cent. |
| 40,275 52 | 4 " | 20,000 00 | 5½ " | 194,065 00 | 6 " |
| 20,000 00 | 4½ " | 272,450 00 | 5½ " | 45,340 00 | 7 " |
| 15,000 00 | 4½ " | | | | |

Merrimack River Savings Bank — Concluded.

| | | |
|---|-------|-------------|
| Number of loans which are of an amount not exceeding \$3,000 each, . | 172 | |
| Aggregate amount of the same, | | \$262,930 0 |
| Total number of loans upon real estate, | 229 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 61,681 0 |
| Times for the dividends fixed by the by-laws: first Saturday in May and November. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 21,916 4 |
| year ending Oct. 31, 1893, } 2 per cent., { | | 23,176 3 |
| Number of accounts opened during the year ending Oct. 31, 1893, . | 380 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . | 338 | |
| Total number of open accounts Oct. 31, 1893, | 2,323 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 3,487 6 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 189,884 6 |
| Number of same, | 1,877 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 200,058 1 |
| Number of same, | 1,644 | |
| Date of examination by commissioner: July 10. | | |

MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 35.

EVERETT ROBINSON, *President.*

ANDREW M. WOOD, *Treasurer.*

ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

EVERETT ROBINSON,

GEORGE E. DOANE,

JAMES H. HARLOW,

CALVIN D. KINGMAN,

MATTHEW H. CUSHING.

Open for business every business day, 9 A.M. to 12 M.: 2 to 4 P.M.; also Saturday,
7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$95,000 00 | Deposits, . . . | \$789,154 92 |
| Bank stock as per schedule, . | 13,500 00 | Guaranty fund, . | 22,000 00 |
| Loan on bank stock, . . . | 750 00 | Interest account, . | 17,442 81 |
| Railroad bonds as per schedule, . | 74,000 00 | | |
| Real estate by foreclosure, . . | 5,271 00 | | |
| Loans on real estate, . . . | 435,220 95 | | |
| Loans on personal security, . . | 65,511 05 | | |
| Loans to counties, cities or towns (notes), | 82,755 00 | | |
| Deposits in banks, on interest, . | 53,830 18 | | |
| Cash on hand, | 2,769 55 | | |
| | \$828,597 73 | | \$828,597 73 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Middleborough National Bank, Middleborough, | \$6,149 57 |
| Citizens' National Bank, New Bedford, | 10,000 00 |
| First National Bank, New Bedford, | 10,000 00 |
| Pynchon National Bank, Springfield, | 10,000 00 |
| Mechanics' National Bank, Boston, | 8,743 51 |
| Winthrop National Bank, Boston, | 8,937 10 |

Loan on Bank Stock:—

| | |
|--|----------|
| On 10 shares Middleborough National Bank, Middleborough, | \$750 00 |
|--|----------|

Middleborough Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| City of Boston, Mass., 4s, . . . | \$6,000 | \$6,000 00 | \$6,000 00 |
| of Chicago, Ill., 7s, . . . | 3,000 | 3,015 00 | 3,000 00 |
| of Dayton, Ohio, 6s, . . . | 21,000 | 21,180 00 | 21,000 00 |
| of Dover, N. H., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Fort Wayne, Ind., 4½s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Grand Rapids, Mich., 5s, . . . | 22,000 | 22,060 00 | 22,000 00 |
| of Bangor, Me., 6s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| of Dayton, Ohio, 5s, . . . | 10,000 | 10,600 00 | 10,000 00 |
| of Saginaw, Mich., 5s, . . . | 6,000 | 6,000 00 | 6,000 00 |
| of Lynn, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| | \$95,000 | \$95,855 00 | \$95,000 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|-----------------|----------------------------|--------------------|
| 21 | Suffolk Nat'l Bank, Boston, . . | \$2,100 | \$2,026 50 | \$2,100 00 |
| 22 | Tremont Nat'l Bank, Boston, . | 2,200 | 2,090 00 | 2,200 00 |
| 50 | Nat'l Webster Bank, Boston, . | 5,000 | 5,800 00 | 5,000 00 |
| 12 | Middleborough National Bank, Middleborough, . . . | 1,200 | 1,200 00 | 1,200 00 |
| 30 | National Bank of Commerce, New Bedford, . . . | 3,000 | 2,310 00 | 3,000 00 |
| | | \$13,500 | \$13,426 50 | \$13,500 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|-----------------|----------------------------|--------------------|
| Boston & Lowell R.R. 4s, . . . | \$20,000 | \$19,800 00 | \$20,000 00 |
| Fitchburg R.R. 5s, . . . | 8,000 | 8,340 00 | 8,000 00 |
| Old Colony R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Old Colony R.R. 6s, . . . | 7,000 | 7,275 00 | 7,000 00 |
| Old Colony R.R. 7s, . . . | 1,000 | 1,005 00 | 1,000 00 |
| Portland & Kennebec R.R. 6s, . . | 5,000 | 5,050 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 5,000 | 5,400 00 | 5,000 00 |
| Fitchburg R.R. 7s, . . . | 7,000 | 7,035 00 | 7,000 00 |
| Fitchburg R.R. 6s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Fitchburg R.R. 4s, . . . | 1,000 | 970 00 | 1,000 00 |
| Fitchburg R.R. 4½s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| | \$74,000 | \$74,875 00 | \$74,000 00 |

Middleborough Savings Bank—Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|-------------|-------------|----------------|
| \$6,149 57 | 2½ per cent. | \$35,000 00 | 4 per cent. | \$61,320 00 | 5 per cent. |
| 17,680 61 | 3 " " | 16,755 00 | 4½ " " | 18,737 33 | 5½ " " |
| 10,000 00 | 3¾ " " | 8,000 00 | 4¾ " " | 464,424 67 | 6 " " |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$5,271 00 |
| Assessed value of the same, | 4,245 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 556 |
| Aggregate amount of the same, | 381,904 67 |
| Total number of loans upon real estate, | 439 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 44,179 46 |
| Times for the dividends fixed by the by-laws: first Monday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 14,979 81 |
| year ending Oct. 31, 1893, } 2 per cent., { | 15,236 74 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 391 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 312 |
| Total number of open accounts Oct. 31, 1893, | 2,767 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,000 98 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 157,208 22 |
| Number of same, | 2,055 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 174,523 15 |
| Number of same, | 1,759 |
| Date of examination by commissioner: June 19. | |

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

Incorporated March 4, 1835. Present number of corporators, 21.

SAMUEL HOAR, *President.*

HENRY J. HOSMER, *Treasurer.*

HERBERT W. HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL HOAR,

JOHN S. KEYES,

CHARLES H. WALCOTT,

LORENZO EATON.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Bank stock as per schedule, . | \$255,500 00 | Deposits, | \$1,202,351 47 |
| Loan on bank stock, | 800 00 | Guaranty fund, . . | 55,000 00 |
| Railroad bonds as per schedule, . | 147,000 00 | Interest account, . | 46,370 95 |
| Railroad notes, | 25,000 00 | Profit and loss account, | 7,528 59 |
| Real estate by foreclosure, . . | 6,500 00 | | |
| Loans on real estate, | 384,500 00 | | |
| Loans on personal security, . . | 400,434 88 | | |
| Loans to counties, cities or towns (notes), | 68,400 00 | | |
| Deposits in banks, on interest, . | 11,326 01 | | |
| Deposits in banks, not on interest, . | 10,490 35 | | |
| Expense account, | 1,299 77 | | |
| | \$1,311,251 01 | | \$1,311,251 01 |

Cash on Deposit in Banks, amount in each :—

| | |
|---|-------------|
| National Union Bank, Boston, | \$11,326 01 |
| Concord National Bank, Concord, | 10,490 35 |

Loan on Bank Stock :—

| | |
|--|----------|
| On 10 shares Fourth National Bank, Boston, | \$800 00 |
|--|----------|

Middlesex Institution for Savings — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---------------------------------|------------|-------------------------|------------------|
| 100 | Blackstone N'l Bank, Boston, | \$10,000 | \$9,025 00 | \$10,000 00 |
| 125 | Boston National Bank, Boston, | 12,500 | 11,562 50 | 12,500 00 |
| 50 | Central Nat'l Bank, Boston, . | 5,000 | 7,375 00 | 5,000 00 |
| 100 | National City Bank, Boston, . | 10,000 | 8,500 00 | 10,000 00 |
| 67 | Columbian Nat'l Bank, Boston, | 6,700 | 6,700 00 | 6,700 00 |
| 103 | N'l B'k of Commerce, Boston, | 10,300 | 12,154 00 | 10,300 00 |
| 27 | Continental N'l Bank, Boston, | 2,700 | 3,098 25 | 2,700 00 |
| 150 | National Eagle Bank, Boston, | 15,000 | 14,250 00 | 15,000 00 |
| 150 | Eliot National Bank, Boston, . | 15,000 | 17,325 00 | 15,000 00 |
| 100 | Faneuil Hall Nat'l B'k, Boston, | 10,000 | 12,000 00 | 10,000 00 |
| 28 | First National Bank, Boston, . | 2,800 | 6,440 00 | 2,800 00 |
| 21 | Hamilton Nat'l Bank, Boston, | 2,100 | 2,394 00 | 2,100 00 |
| 72 | N'l Hide & Leather B'k, Boston, | 7,200 | 7,596 00 | 7,200 00 |
| 200 | Howard Nat'l Bank, Boston, . | 20,000 | 19,800 00 | 20,000 00 |
| 50 | Lincoln Nat'l Bank, Boston, . | 5,000 | 4,500 00 | 5,000 00 |
| 50 | Market Nat'l Bank, Boston, . | 5,000 | 4,600 00 | 5,000 00 |
| 150 | Merchants' Nat'l Bank, Boston, | 15,000 | 21,450 00 | 15,000 00 |
| 100 | N'l B'k of No. America, Boston, | 10,000 | 10,525 00 | 10,000 00 |
| 6 | Old Boston N'l Bank, Boston, | 600 | 594 00 | 600 00 |
| 200 | Nat'l Revere Bank, Boston, . | 20,000 | 20,000 00 | 20,000 00 |
| 45 | Second National Bank, Boston, | 4,500 | 8,145 00 | 4,500 00 |
| 100 | Shawmut Nat'l Bank, Boston, | 10,000 | 11,200 00 | 10,000 00 |
| 100 | Shoe & Leather N'l Bk, Boston, | 10,000 | 9,000 00 | 10,000 00 |
| 111 | State National Bank, Boston, . | 11,100 | 11,363 63 | 11,100 00 |
| 100 | Tremont Nat'l Bank, Boston, . | 10,000 | 9,500 00 | 10,000 00 |
| 150 | Nat'l Webster Bank, Boston, . | 15,000 | 13,500 00 | 15,000 00 |
| 100 | Concord Nat'l Bank, Concord, | 10,000 | 15,000 00 | 10,000 00 |
| | | \$255,500 | \$277,597 38 | \$255,500 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|-------------------------|------------------|
| Concord & Montreal R.R. 4s, . . | \$40,000 | \$39,600 00 | \$40,000 00 |
| Eastern R.R. 6s, | 37,000 | 43,290 00 | 37,000 00 |
| Fitchburg R.R. 4½s, | 20,000 | 20,000 00 | 20,000 00 |
| Fitchburg R.R. 5s, | 20,000 | 20,600 00 | 20,000 00 |
| Maine Central R.R. 4½s, . . . | 20,000 | 20,400 00 | 20,000 00 |
| Boston & Albany R.R. 6s, . . | 10,000 | 10,150 00 | 10,000 00 |
| | \$147,000 | \$154,040 00 | \$147,000 00 |

Middlesex Institution for Savings — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|-------------|--------------|
| \$11,326 01 | 2½ per cent. | \$29,063 63 | 5½ per cent. | \$20,800 00 | 6½ per cent. |
| 16,251 25 | 4 “ | 236,150 00 | 5½ “ | 1,700 00 | 7 “ |
| 226,120 00 | 5 “ | 299,050 00 | 6 “ | 50,000 00 | 7½ “ |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$8,500 00 |
| Assessed value of the same, | 5,800 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 164 | |
| Aggregate amount of the same, | 236,551 25 |
| Total number of loans upon real estate, | 158 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 64,391 00 |
| Times for the dividends fixed by the by-laws: first Tuesday in June and December. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 22,609 30 |
| year ending Oct. 31, 1893, } 2 per cent., { | 23,364 30 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 410 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 375 |
| Total number of open accounts Oct. 31, 1893, | 3,852 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 3,736 40 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 175,599 40 |
| Number of same, | 2,399 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 208,339 90 |
| Number of same, | 2,203 |
| Date of examination by commissioner: July 11. | |

Incorporated April 24, 1851. Present number of corporators, 41.

JAMES E. WALKER, Treasurer.

JAMES E. WALKER, Clerk of the Corporation.

Names of committee charged with the investment of its funds:

JOHN P. DANIELS.

JESSE A. TAFT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 3 30 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| | |
|--|--------------|
| Cash on Deposit in Banks, amount in each :— | |
| Milford National Bank, Milford, | \$33,652 78 |
| National Bank of Redemption, Boston, | 1,180 13 |
| Loans on Bank Stock, amount on each :— | |
| On 15 shares Central National Bank, Boston, | } \$5,000 00 |
| On 10 shares National Market Bank, Brighton, | |
| On 26 shares Milford National Bank, Milford, | |
| On 20 shares Home National Bank, Milford, | 1,600 00 |
| On 250 shares National Bank of the Commonwealth, Boston, | 25,000 00 |
| On 30 shares Milford National Bank, Milford, | 3,000 00 |
| On 6 shares Milford National Bank, Milford, | 600 00 |
| On 6 shares Milford National Bank, Milford, | 450 00 |
| On 2 shares Milford National Bank, Milford, | 180 00 |
| Loan on Railroad Stock :— | |
| On 240 shares Boston & Maine R.R., | \$25,000 00 |

Milford Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------------|----------------------------|---------------------|
| City of Boston, Mass., 4s, . . . | \$25,000 | \$25,810 00 | \$25,000 00 |
| of Cleveland, Ohio, 4s, . . . | 14,000 | 14,040 00 | 14 000 00 |
| of Dayton, Ohio, 4s, . . . | 15,000 | 15,000 00 | 15,000 00* |
| of Portland, Me., 6s, . . . | 2,000 | 2,380 00 | 2,000 00 |
| of Providence, R. I., 5s, . . . | 25,000 | 28,000 00 | 25,000 00 |
| Town of Framingham, Mass., 4s, . . . | 20,000 | 20,200 00 | 20,000 00 |
| of Maynard, Mass., 4s, . . . | 20,000 | 20,200 00 | 20,000 00 |
| of Milford, Mass., 5s, . . . | 36,000 | 36,900 00 | 36,000 00 |
| of Milford, Mass., 6s, . . . | 10,000 | 10,800 00 | 10,000 00 |
| of Weymouth, Mass., 4s, . . . | 10,000 | 10,200 00 | 10,000 00 |
| United States 4s, . . . | 16,500 | 18,315 00 | 16,500 00 |
| | \$193,500 | \$201,845 00 | \$193,500 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|------------------------------------|------------------|----------------------------|---------------------|
| 150 | Central Nat'l Bank, Boston, . . | \$15,000 | \$22,950 00 | \$22,000 00 |
| 30 | National Revere Bank, Boston, . | 3,000 | 3,000 00 | 3,000 00 |
| 23 | Blackstone Nat'l Bank, Boston, . | 2,300 | 2,070 00 | 2,300 00 |
| 42 | Howard Nat'l Bank, Boston, . . | 4,200 | 4,158 00 | 4,496 00 |
| 7 | Nat'l Webster Bank, Boston, . . | 700 | 637 00 | 700 00 |
| 100 | N'l Hide & Leather B'k, Boston, . | 10,000 | 10,500 00 | 10,659 50 |
| 48 | Eliot National Bank, Boston, . . | 4,800 | 5,420 00 | 5,682 99 |
| 100 | Shawmut Nat'l Bank, Boston, . . | 10,000 | 11,200 00 | 12,057 50 |
| 40 | Freeman's Nat'l Bank, Boston, . . | 4,000 | 4,240 00 | 5,360 00 |
| 47 | National Union Bank, Boston, . . | 4,700 | 6,063 00 | 7,496 50 |
| 25 | Continental Nat'l B'k, Boston, . . | 2,500 | 2,850 00 | 2,955 25 |
| 110 | N'l B'k of Redemption, Boston, . | 11,000 | 13,750 00 | 15,655 00 |
| 2 | Shoe & Leather N'l B'k, Boston, . | 200 | 180 00 | 274 50 |
| 7 | Boylston Nat'l Bank, Boston, . . | 700 | 875 00 | 1,070 12 |
| 78 | North National Bank, Boston, . . | 7,800 | 8,502 00 | 10,766 63 |
| 25 | Nat'l Exchange Bank, Boston, . . | 2,500 | 2,950 00 | 3,581 25 |
| 10 | Atlantic Nat'l Bank, Boston, . . | 1,000 | 1,200 00 | 1,530 00 |
| 50 | Atlas National Bank, Boston, . . | 5,000 | 5,750 00 | 6,500 00 |
| 40 | Washington Nat'l B'k, Boston, . . | 4,000 | 4,000 00 | 5,505 00 |
| 5 | National Eagle Bank, Boston, . . | 500 | 475 00 | 588 75 |
| 100 | Home Nat'l Bank, Brockton, . . | 10,000 | 14,500 00 | 10,000 00 |
| 27 | Hopkinton N'l B'k, Hopkinton, . | 2,700 | 2,700 00 | 2,700 00 |
| 75 | Home Nat'l Bank, Milford, . . . | 7,500 | 11,062 50 | 7,500 00 |
| 263 | Milford Nat'l Bank, Milford, . . | 26,300 | 39,450 00 | 28,000 00 |
| | | \$140,400 | \$178,482 50 | \$170,378 99 |

Milford Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------------|----------------------------|---------------------|
| Boston & Albany R.R. 5s, . . . | \$25,000 | \$26,500 00 | \$25,000 00 |
| Boston & Albany R.R. 6s, . . . | 7,000 | 7,280 00 | 7,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Boston & Maine R.R. 7s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Fitchburg R.R. 4s, . . . | 15,000 | 14,400 00 | 15,000 00 |
| Fitchburg R.R. 5s, . . . | 15,000 | 15,600 00 | 15,000 00 |
| Old Colony R.R. 6s, . . . | 2,000 | 2,140 00 | 2,000 00 |
| Old Colony R.R. 7s, . . . | 20,000 | 20,200 00 | 20,000 00 |
| Portland & Ogdensburg R.R. 6s, . . | 15,000 | 16,500 00 | 15,000 00 |
| | \$114,000 | \$117,620 00 | \$114,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|-------------|-----------|--------------|
| \$25,180 13 | 3 per cent. | \$423,356 00 | 5 per cent. | \$950 00 | 6½ per cent. |
| 21,500 00 | 3½ " | 50,000 00 | 5½ " | 54,415 00 | 7 " |
| 73,000 00 | 4 " | 120,900 00 | 5½ " | 35,000 00 | 8 " |
| 101,200 00 | 4½ " | 239,618 00 | 6 " | 12,000 00 | 10 " |
| 50,000 00 | 4½ " | | | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$25,000 00 |
| Estimated value of the same, | 25,000 00 |
| Assessed value of the same, | 24,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 974 86 |
| Number of loans which are of an amount not exceeding \$3,000 each, 306 | |
| Aggregate amount of the same, | 314,269 13 |
| Total number of loans upon real estate, | 335 |
| Amount of investments from which no income is received, | 13,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 80,192 10 |
| Times for the dividends fixed by the by-laws: second Saturday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 30,703 61 |
| year ending Oct. 31, 1893, } 2 per cent., { | 31,313 18 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 737 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 604 |
| Total number of open accounts Oct. 31, 1893, | 5,230 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 3,665 68 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 330,714 10 |
| Number of same, | 4,576 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 329,245 92 |
| Number of same, | 4,139 |
| Date of examination by commissioner: January 13. | |

MILLBURY SAVINGS BANK—MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 44.

LEVI L. WHITNEY, *President.*

DAVID ATWOOD, *Treasurer.*

DAVID ATWOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEVI L. WHITNEY,
CHARLES D. MORSE,
DAVID T. MARCH,

IRA N. GODDARD,
DAMIEN DUCHARME,
A. ARMSBY.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$59,000 00 | Deposits, | \$833,874 46 |
| Bank stock as per schedule, . | 155,600 00 | Guaranty fund, . | 28,600 00 |
| Loans on bank stock, | 36,040 00 | Interest account, . | 25,909 33 |
| Railroad bonds as per schedule, . | 44,000 00 | Profit and loss account, | 6,000 00 |
| Loan on railroad stock, | 150 00 | Suspense account, . | 50 00 |
| Real estate (for banking purposes), | 16,000 00 | Rent account, . . . | 30 76 |
| Real estate by foreclosure, . . . | 6,129 66 | | |
| Loans on real estate, | 308,365 00 | | |
| Loans on personal security, . . . | 166,375 00 | | |
| Loans to counties, cities or towns (notes), | 47,200 00 | | |
| Loans on depositors' books, . . . | 275 00 | | |
| Deposit in bank, on interest, . . | 53,968 40* | | |
| Expense account, | 614 07 | | |
| Cash on hand, | 747 42 | | |
| | \$894,464 55 | | \$894,464 55 |

* Since reduced within the legal limit.

Cash on Deposit in Bank:—

Millbury National Bank, Millbury, \$53,968 40

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 50 shares Millbury National Bank, Millbury, | \$4,000 00 |
| On 60 shares Spencer National Bank, Spencer, | |
| On 25 shares Leicester National Bank, Leicester, | 8,000 00 |
| On 4 shares City National Bank, Worcester, | |

Millbury Savings Bank — Continued.

| | |
|--|------------|
| es Millbury National Bank, Millbury, | \$3,040 00 |
| es Broadway National Bank, Boston, | 10,000 00 |
| es City National Bank, Worcester, | 1,000 00 |
| es Traders' National Bank, Boston, | 5,000 00 |
| es Traders' National Bank, Boston, | 5,000 00 |

Railroad Stock : —

| | |
|---------------------------------|----------|
| Boston & Albany R.R., | \$150 00 |
|---------------------------------|----------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------|----------------------------|------------------|
| Columbus, Ohio, 4s, | \$10,000 | \$9,500 00 | \$10,000 00* |
| Lawrence, Mass., 6s, | 3,000 | 3,030 00 | 3,000 00 |
| South Norwalk, Conn., 6s, | 10,000 | 10,250 00 | 10,000 00 |
| Westborough, Mass., 5s, | 3,000 | 3,300 00 | 3,000 00 |
| Dubuque, Iowa, 6s, | 3,000 | 3,030 00 | 3,000 00 |
| Grand Rapids, Mich., 4½s, | 15,000 | 15,337 50 | 15,000 00 |
| Youngstown, Ohio, 5s, | 15,000 | 15,000 00 | 15,000 00 |
| | \$59,000 | \$59,447 50 | \$59,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| las National Bank, Boston, | \$5,000 | \$5,762 50 | \$5,000 00 |
| ackstone Nat'l B'k, Boston, | 6,300 | 5,685 75 | 6,300 00 |
| oston N'l Bank, Boston, | 4,900 | 4,508 00 | 4,900 00 |
| ontinental N'l Bank, Boston, | 2,000 | 2,295 00 | 2,000 00 |
| ot National Bank, Boston, | 10,000 | 11,550 00 | 10,000 00 |
| st Ward Nat'l Bank, Boston, | 5,000 | 6,375 00 | 5,000 00 |
| obe National Bank, Boston, | 4,200 | 3,869 25 | 4,200 00 |
| milton Nat'l B'k, Boston, | 2,500 | 2,850 00 | 2,500 00 |
| anufacturers' N'l B'k, Boston, | 2,500 | 2,437 50 | 2,500 00 |
| erchants' N'l Bank, Boston, | 2,300 | 3,289 00 | 2,300 00 |
| l B'k of Commerce, Boston, | 5,700 | 6,726 00 | 5,700 00 |
| l B'k of No. America, Boston, | 1,500 | 1,578 25 | 1,500 00 |
| ational Bank of the Common- wealth, Boston, | 20,000 | 25,650 00 | 20,000 00 |
| ational Eagle Bank, Boston, | 1,200 | 1,020 00 | 1,200 00 |
| Hide & Leather B'k, Boston, | 5,000 | 5,275 00 | 5,000 00 |
| orth National Bank, Boston, | 4,000 | 4,360 00 | 4,000 00 |
| d Boston N'l Bank, Boston, | 300 | 297 00 | 300 00 |
| cond National Bank, Boston, | 3,500 | 6,335 00 | 3,500 00 |

Millbury Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested |
|----------------|--|------------------|-------------------------|---------------------|
| 25 | Shawmut Nat'l Bank, Boston, | \$2,500 | \$2,800 00 | \$2,500 00 |
| 74 | Shoe & Leather N'l B'k, Boston, | 7,400 | 6,660 00 | 7,400 00 |
| 25 | South End Nat'l Bank, Boston, | 2,500 | 2,125 00 | 2,500 00 |
| 20 | Suffolk Nat'l Bank, Boston, . | 2,000 | 1,930 00 | 2,000 00 |
| 50 | State National Bank, Boston, . | 5,000 | 5,118 75 | 5,000 00 |
| 68 | Third Nat'l Bank, Boston, . | 6,800 | 5,916 00 | 6,800 00 |
| 15 | Winthrop N'l Bank, Boston, . | 1,500 | 1,740 00 | 1,500 00 |
| 40 | Grafton Nat'l Bank, Grafton, . | 4,000 | 4,000 00 | 4,000 00 |
| 3 | Leicester N'l Bank, Leicester, | 300 | 450 00 | 300 00 |
| 168 | Millbury N'l Bank, Millbury, | 16,800 | 16,800 00 | 16,800 00 |
| 40 | Second Nat'l Bank, Norwich, Conn., | 4,000 | 4,000 00 | 4,000 00 |
| 25 | Oxford Nat'l Bank, Oxford, . | 2,500 | 2,500 00 | 2,500 00 |
| 36 | Central N'l Bank, Worcester, | 3,600 | 5,220 00 | 3,600 00 |
| 27 | City Nat'l Bank, Worcester, . | 2,700 | 3,780 00 | 2,700 00 |
| 5 | Citizens' N'l Bank, Worcester, | 500 | 650 00 | 500 00 |
| 17 | Mechanics' N'l B'k, Worcester, | 1,700 | 1,700 00 | 1,700 00 |
| 50 | Quinsigamond National Bank, Worcester, | 5,000 | 6,250 00 | 5,000 00 |
| 9 | Worcester N'l B'k, Worcester, | 900 | 1,260 00 | 900 00 |
| | | \$155,600 | \$172,763 00 | \$155,600 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested |
|------------------------------------|-----------------|-------------------------|--------------------|
| Fitchburg R.R. 4½s, | \$10,000 | \$10,000 00 | \$10,000 00 |
| Providence & Worcester R.R. 6s, . | 20,000 | 21,000 00 | 20,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 10,000 | 10,500 00 | 10,000 00 |
| Fitchburg R.R. 4s, | 4,000 | 3,920 00 | 4,000 00 |
| | \$44,000 | \$45,420 00 | \$44,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|--------------|-------------|--------------|-------------|
| \$3,968 40 | 2 per cent. | \$183,890 00 | 5 per cent. | \$205,815 00 | 6 per cent. |
| 50,000 00 | 3 " | 65,000 00 | 5½ " | 5,000 00 | 6½ " |
| 32,600 00 | 4 " | 49,000 00 | 5½ " | | |
| 2,100 00 | 4½ " | 15,000 00 | 5½ " | | |

Millbury Savings Bank—Concluded.

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$16,000 00 |
| Estimated value of the same, | 18,000 00 |
| Assessed value of the same, | 12,600 00 |
| Net income received from same during year ending Oct. 31, 1893, | 565 76 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 6,129 66 |
| Assessed value of the same, | 16,270 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 202 | |
| Aggregate amount of the same, | 184,240 00 |
| Total number of loans upon real estate, 211 | |
| Amount of investments from which no income is received, | 375 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 45,517 17 |
| Times for the dividends fixed by the by-laws: second Monday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 16,120 38 |
| year ending Oct. 31, 1893, } 2 per cent., { | 16,337 33 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 268 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 254 |
| Total number of open accounts Oct. 31, 1893, | 1,951 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,078 20 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 113,373 16 |
| Number of same, | 1,430 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 142,400 00 |
| Number of same, | 1,386 |
| Date of examination by commissioner: May 25. | |

MILLIS SAVINGS BANK—MILLIS.

Incorporated March 4, 1892. Present number of corporators, 55.

HENRY L. MILLIS, *President.*

OSGOOD T. DEAN, *Treasurer.*

OSGOOD T. DEAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY L. MILLIS,

THOMAS HARDING,

MOSES C. ADAMS,

MOSES RICHARDSON,

R. JESSUP STEWART.

Open for business every business day, 9 A.M. to 12 M.; Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|-------------------|-----------------------|-------------------|
| Loans on real estate, | \$3,650 00 | Deposits, | \$9,366 16 |
| Loans on personal security, . . | 3,000 00 | Guaranty fund, . . | 22 12 |
| Loans to counties, cities or towns | | Interest account, . . | 142 72 |
| (notes), | 1,700 00 | | |
| Deposit in bank, on interest, . . | 402 90 | | |
| Expense account, | 20 75 | | |
| Profit and loss account, | 173 08 | | |
| Office furniture, | 270 53 | | |
| Cash on hand, | 313 74 | | |
| | <u>\$9,531 00</u> | | <u>\$9,531 00</u> |

Cash on Deposit in Bank:—

Market National Bank, Boston, \$402 90

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|----------|--------------|---------|-------------|----------|-------------|
| \$402 90 | 2½ per cent. | \$50 00 | 7 per cent. | \$350 00 | 8 per cent. |
| 7,950 00 | 6 " | | | | |

Millis Savings Bank—Concluded.

| | | |
|---|-----|------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 12 | |
| Aggregate amount of the same, | | \$8,350 00 |
| Total number of loans upon real estate, | 4 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 514 41 |
| Times for the dividends fixed by the by-laws: second Wednesday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, 2 per cent., | | 106 15 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 52 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 63 | |
| Total number of open accounts Oct. 31, 1893, | 93 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 470 98 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 9,150 22 |
| Number of same, | 246 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 9,223 54 |
| Number of same, | 235 | |
| Date of examination by commissioner: June 20. | | |

MINERS' SAVINGS BANK—WEST STOCKBRIDGE.

Incorporated Feb. 28, 1872. Present number of corporators, 26.

WILLIAM M. KNIFFIN, *President.*

WILLIAM C. SPAULDING, *Treasurer.*

WILLIAM C. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THEODORE S. HEATH,

HUBBARD F. THOMPSON,

WILLIAM C. SPAULDING,

C. R. VAN BUSKIRK,

C. E. BOSTWICK.

Open for business Monday and Friday, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . | \$13,830 25 | Deposits, . . . | \$128,492 83 |
| Bank stock as per schedule, . | 12,465 50 | Guaranty fund, . | 3,264 65 |
| Railroad bonds as per schedule, . | 38,595 00 | Interest account, . | 930 52 |
| Loans on real estate, . . . | 47,265 00 | Profit and loss account, . . . | 1,612 77 |
| Loans on personal security, . | 20,800 00 | | |
| Loans on depositors' books, . | 350 00 | | |
| Deposit in bank, not on interest, . | 995 02 | | |
| | <u>\$134,300 77</u> | | <u>\$134,300 77</u> |

Cash on Deposit in Bank:—

Housatonic National Bank, Stockbridge, \$995 02

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|-------------------------|--------------------|
| City of Providence, R. I., 5s, . . | \$6,000 | \$6,600 00 | \$6,975 00 |
| of Sioux City, Iowa, 6s, . . | 3,700 | 3,855 25 | 3,855 25 |
| Town of Rockingham, Vt., 4s, . . | 3,000 | 3,000 00 | 3,000 00 |
| | <u>\$12,700</u> | <u>\$13,455 25</u> | <u>\$13,830 25</u> |

Miners' Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|----------------|-------------------------|--------------------|
| 10 | National Mahaiwe Bank, Great Barrington, | \$1,000 | \$1,457 50 | \$1,457 50 |
| 20 | City National Bank, Holyoke, | 2,000 | 2,240 00 | 2,240 00 |
| 5 | Lee National Bank, Lee, | 500 | 700 00 | 700 00 |
| 15 | Berkshire N'l B'k, No. Adams, | 1,500 | 1,700 00 | 1,840 00 |
| 19 | Pittsfield Nat'l Bank, Pittsfield, | 1,900 | 2,850 00 | 2,898 00 |
| 4 | Agawam N'l B'k, Springfield, | 400 | 400 00 | 480 00 |
| 5 | First Nat'l Bank, Springfield, | 500 | 635 00 | 750 00 |
| 14 | Housatonic Nat'l Bank, Stockbridge, | 1,400 | 2,520 00 | 2,100 00 |
| | | \$9,200 | \$12,502 50 | \$12,465 50 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-----------------|-------------------------|--------------------|
| Boston & Lowell R.R. 4s, | \$2,000 | \$2,040 00 | \$2,050 00 |
| Boston & Maine R.R. 4s, | 3,000 | 3,000 00 | 3,000 00 |
| Fitchburg R.R. 4s, | 3,000 | 2,970 00 | 2,970 00 |
| N. Y. & N. E. R.R. (terminal) 4s, | 10,000 | 11,175 00 | 11,175 00 |
| Vermont & Massachusetts R.R. 5s, | 6,000 | 6,720 00 | 6,720 00 |
| Upper Coos R.R. 4½s, | 8,000 | 8,720 00 | 8,720 00 |
| Dexter & Piscataquis R.R. 4s, | 4,000 | 3,960 00 | 3,960 00 |
| | \$36,000 | \$38,585 00 | \$38,595 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|------------|--------------|-------------|-------------|
| \$38,970 00 | 5 per cent. | \$3,100 00 | 5½ per cent. | \$26,345 00 | 6 per cent. |

Number of loans which are of an amount not exceeding \$3,000 each, . . . 61
 Aggregate amount of the same, \$42,415 00
 Total number of loans upon real estate, 43
 Amount of investments from which no income is received, 3,840 00
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, 6,310 81
 Times for the dividends fixed by the by-laws: first Wednesday in January and July.

Miners' Savings Bank — Concluded.

| | | |
|---|--------------|------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., | \$2,229 00 |
| year ending Oct. 31, 1893, | 2 per cent., | 2,441 00 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . | 53 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . . | 46 | |
| Total number of open accounts Oct. 31, 1893, | 391 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 534 50 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 23,221 30 |
| Number of same, | 280 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 19,157 10 |
| Number of same, | 288 | |
| Date of examination by commissioner: November 21. | | |

MONSON SAVINGS BANK—MONSON.

Incorporated March 29, 1872. Present number of corporators, 30.

EDWARD F. MORRIS, *President.*

FRANK E. MORRIS, *Treasurer.*

FRANK E. MORRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. D. NORCROSS,

E. F. MORRIS,

R. M. REYNOLDS,

D. G. POTTER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . | \$108,000 00 | Deposits, . . . | \$806,251 66 |
| Bank stock as per schedule, . | 43,300 00 | Guaranty fund, . | 36,000 00 |
| Loans on bank stock, . . . | 6,900 00 | Interest account, . | 23,662 66 |
| Railroad bonds as per schedule, . | 75,000 00 | Profit and loss account, . . . | 1,884 45 |
| Real estate (for banking purposes), . . . | 40,000 00 | | |
| Loans on real estate, . . . | 493,218 00 | | |
| Loans on personal security, . . | 33,300 00 | | |
| Deposits in banks, on interest, . | 60,482 59 | | |
| Deposit in bank, not on interest, . | 9,587 01 | | |
| Expense account, . . . | 218 04 | | |
| Cash on hand, . . . | 793 13 | | |
| | \$867,798 77 | | \$867,798 77 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| Pynchon National Bank, Springfield, | \$10,000 00 |
| Agawam National Bank, Springfield, | 7,500 00 |
| John Hancock National Bank, Springfield, | 10,000 00 |
| City National Bank, Springfield, | 10,000 00 |
| Chicopee National Bank, Springfield, | 7,500 00 |
| First National Bank, Springfield, | 5,000 00 |
| Springfield Safe Deposit and Trust Company, Springfield, | 482 59 |
| City National Bank, Holyoke, | 10,000 00 |
| Monson National Bank, Monson, | 9,587 01 |

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 55 shares Monson National Bank, Monson, | \$4,900 00 |
| On 20 shares Palmer National Bank, Palmer, | 2,000 00 |

Monson Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------------|----------------------------|---------------------|
| City of Boston, Mass., 4s, . . . | \$10,000 | \$10,100 00 | \$10,000 00 |
| of Chicago, Ill., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Grand Rapids, Mich., 4½s, . . | 10,000 | 10,100 00 | 10,000 00 |
| of Lynn, Mass., 4s, . . . | 10,000 | 10,100 00 | 10,000 00 |
| of Newton, Mass., 4s, . . . | 7,000 | 7,000 00 | 7,000 00 |
| of Sioux City, Iowa, 4½s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Worcester, Mass., 5s, . . . | 13,000 | 14,300 00 | 13,000 00 |
| Town of Burlington, Vt., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| City of Cleveland, Ohio, 5s, . . . | 10,000 | 10,300 00 | 10,000 00 |
| of Malden, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Youngstown, Ohio, 5s, . . . | 10,000 | 10,200 00 | 10,000 00 |
| | \$105,000 | \$107,100 00 | \$105,000 00 |

Detailed Statement of Bank Stocks.

| No. of States. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|------------------------------------|-----------------|----------------------------|--------------------|
| 20 | North Nat'l Bank, Boston, . . | \$2,000 | \$2,200 00 | \$2,000 00 |
| 20 | National Eagle Bank, Boston, . | 2,000 | 2,000 00 | 2,000 00 |
| 25 | N'l B'k of Redemption, Boston, . | 2,500 | 3,125 00 | 2,500 00 |
| 20 | N'l B'k of No. America, Boston, . | 2,000 | 2,100 00 | 2,000 00 |
| 25 | N'l B'k of Commerce, Boston, . | 2,500 | 2,875 00 | 2,500 00 |
| 25 | Eliot National Bank, Boston, . . | 2,500 | 2,800 00 | 2,500 00 |
| 40 | Suffolk Nat'l Bank, Boston, . . | 4,000 | 4,000 00 | 4,000 00 |
| 30 | Merchants' Nat'l Bank, Boston, . | 3,000 | 4,200 00 | 3,000 00 |
| 15 | Blackstone Nat'l Bank, Boston, . | 1,500 | 1,500 00 | 1,500 00 |
| 11 | Nat'l Revere Bank, Boston, . . | 1,100 | 1,100 00 | 1,100 00 |
| 10 | Tremont Nat'l Bank, Boston, . . | 1,000 | 1,000 00 | 1,000 00 |
| 10 | Nat'l Webster Bank, Boston, . . | 1,000 | 1,000 00 | 1,000 00 |
| 10 | N'l Hide & Leather B'k, Boston, . | 1,000 | 1,200 00 | 1,000 00 |
| 5 | Nat'l Exchange Bank, Boston, . . | 500 | 575 00 | 500 00 |
| 5 | State Nat'l Bank, Boston, . . . | 500 | 510 00 | 500 00 |
| 5 | Massachusetts N'l B'k, Boston, . | 500 | 500 00 | 500 00 |
| 25 | City National Bank, Holyoke, . . | 2,500 | 2,800 00 | 2,500 00 |
| 70 | Monson Nat'l Bank, Monson, . . | 7,000 | 9,800 00 | 7,000 00 |
| 20 | City N'l Bank, Springfield, . . . | 2,000 | 2,800 00 | 2,000 00 |
| 20 | First Nat'l Bank, Springfield, . . | 2,000 | 2,400 00 | 2,000 00 |
| 19 | Agawam N'l B'k, Springfield, . . | 1,900 | 1,900 00 | 1,900 00 |
| 3 | Ware National Bank, Ware, . . . | 300 | 330 00 | 300 00 |
| | | \$43,300 | \$50,715 00 | \$43,300 00 |

Monson Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated, Market Value. | Amount Invested. |
|----------------------------------|-----------------|-----------------------------|--------------------|
| Boston & Lowell R.R. 4s, . . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 10,200 00 | 10,000 00 |
| Boston & Providence R.R. 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| Eastern R.R. 6s, . . . | 5,000 | 5,750 00 | 5,000 00 |
| Fitchburg R.R. 4½s, . . . | 10,000 | 10,100 00 | 10,000 00 |
| Old Colony R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Maine Central R.R. 4s, . . . | 10,000 | 10,100 00 | 10,000 00 |
| | \$75,000 | \$76,150 00 | \$75,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|------------|--------------|------------|-------------|
| \$60,482 59 | 4 per cent. | \$3,500 00 | 5½ per cent. | \$5,000 00 | 7 per cent. |
| 494,718 00 | 5 " | 30,200 00 | 6 " | | |

| | |
|---|------------------------|
| Amount invested in real estate for banking purposes, | \$40,000 00 |
| Estimated value of the same, | 40,000 00 |
| Assessed value of the same, | 15,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 462 85 |
| Number of loans which are of an amount not exceeding \$3,000 each, 192 | |
| Aggregate amount of the same, | 251,448 00 |
| Total number of loans upon real estate, | 226 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 40,640 51 |
| Times for the dividends fixed by the by-laws: first Monday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1893, } 2 per cent., { | 14,995 49 15,432 97 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 301 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 245 |
| Total number of open accounts Oct. 31, 1893, | 2,022 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu- sive of taxes), | 3,735 08 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 147,540 58 |
| Number of same, | 1,495 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 140,727 34 |
| Number of same, | 1,106 |
| Date of examination by commissioner: September 14. | |

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 27.

THADDEUS C. DEFRIEZ, *President.*

GEO. H. BROOK, *Treasurer.*

GEO. H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THADDEUS C. DEFRIEZ,

DAVID FOLGER,

ANDREW M. MYRICK,

ALMON T. MOWRY,

HENRY PADDOCK.

Open for business every business day, from May to November, 9 A.M. to 1 P.M.;
November to May, 10 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . . . | \$69,500 00 | Deposits, . . . | \$447,934 31 |
| Bank stock as per schedule, . . . | 20,600 00 | Guaranty fund, . . . | 15,320 98 |
| Loan on bank stock, . . . | 200 00 | Profit and loss account, . . . | 13,494 83 |
| Railroad bonds as per schedule, . . . | 66,600 00 | | |
| Real estate (for banking purposes), . . . | 4,000 00 | | |
| Real estate by foreclosure, . . . | 3,000 00 | | |
| Loans on real estate, . . . | 273,460 69 | | |
| Loans on personal security, . . . | 24,320 00 | | |
| Deposit in bank, on interest, . . . | 13,379 93 | | |
| Deposit in bank, not on interest, . . . | 155 46 | | |
| Expense account, . . . | 552 37 | | |
| Cash on hand, . . . | 1,081 67 | | |
| | \$476,750 12 | | \$476,750 12 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| North National Bank, Boston, | \$13,379 93 |
| Pacific National Bank, Nantucket, | 155 46 |

Loan on Bank Stock:—

| | |
|---|----------|
| On 5 shares National Bank of Commerce, New Bedford, | \$200 00 |
|---|----------|

Nantucket Institution for Savings — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|-----------------|----------------------------|--------------------|
| Cleveland, Ohio, 5s, . . . | \$5,000 | \$5,200 00 | \$5,000 00 |
| Cleveland, Ohio, 6s, . . . | 4,000 | 4,150 00 | 4,000 00 |
| Detroit, Mich., 7s, . . . | 1,000 | 1,200 00 | 1,000 00 |
| East Saginaw, Mich., 4½s, . . | 7,000 | 7,000 00 | 7,000 00 |
| Fall River, Mass., 6s, . . . | 6,000 | 6,680 00 | 6,000 00 |
| Grand Rapids, Mich., 4½s, . . | 10,000 | 10,200 00 | 10,000 00 |
| Lawrence, Mass., 6s, . . . | 1,000 | 1,005 00 | 1,000 00 |
| Milwaukee, Wis., 5s, . . . | 10,000 | 10,400 00 | 10,000 00 |
| New London, Conn., 7s, . . . | 1,000 | 1,220 00 | 1,000 00 |
| Scranton, Pa., 6s, . . . | 3,500 | 3,605 00 | 3,500 00 |
| St. Louis City, Iowa, 4½s, . . | 15,000 | 15,000 00 | 15,000 00 |
| Beverly, Mass., 4s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| of Columbia 6s, . . . | 5,000 | 5,700 00 | 5,000 00 |
| | \$69,500 | \$72,360 00 | \$69,500 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| North National Bank, Boston, | \$2,000 | \$2,180 00 | \$2,000 00 |
| Colon Nat'l Bank, Boston, . . | 1,900 | 1,881 00 | 1,900 00 |
| Continental N'l Bank, Boston, | 1,000 | 1,150 00 | 1,000 00 |
| Boston N'l Bank, Boston, . . | 1,000 | 990 00 | 1,000 00 |
| Clifton Nat'l Bank, Boston, . . | 1,000 | 1,250 00 | 1,000 00 |
| Columbian Nat'l B'k, Boston, . . | 1,000 | 1,000 00 | 1,000 00 |
| B'k of No. America, Boston, | 1,000 | 1,050 00 | 1,000 00 |
| Tropopolitan N'l B'k, Boston, | 800 | 784 00 | 800 00 |
| North End Nat'l Bank, Boston, | 1,000 | 850 00 | 1,000 00 |
| National Revere Bank, Boston, | 1,500 | 1,500 00 | 1,500 00 |
| Bevil Hall N'l B'k, Boston, . . | 1,000 | 1,200 00 | 1,000 00 |
| First National Bank, Boston, . . | 1,500 | 1,725 00 | 1,500 00 |
| Swmut Nat'l Bank, Boston, | 1,500 | 1,890 00 | 1,500 00 |
| Blackstone Nat'l B'k, Boston, . . | 1,000 | 900 00 | 1,000 00 |
| N'l Exchange Bank, Boston, | 1,000 | 1,180 00 | 1,000 00 |
| National Bank of Commerce, | | | |
| New Bedford, . . . | 1,400 | 1,347 50 | 1,400 00 |
| Nat'l Bank, Nantucket, | 1,000 | 1,300 00 | 1,000 00 |
| | \$20,600 | \$22,177 50 | \$20,600 00 |

Nantucket Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Boston & Albany R.R. 6s, . . . | \$3,000 | \$3,060 00 | \$3,000 00 |
| Boston & Lowell R.R. 4s, . . . | 15,000 | 14,800 00 | 15,000 00 |
| Boston & Lowell R.R. 5s, . . . | 1,000 | 1,025 00 | 1,000 00 |
| Boston & Lowell R.R. 6s, . . . | 4,000 | 4,140 00 | 4,000 00 |
| Boston & Maine R.R. 4s, . . . | 5,000 | 4,900 00 | 5,000 00 |
| Boston, Winthrop & Shore R.R. 5s, . . . | 6,000 | 6,240 00 | 6,000 00 |
| Concord & Montreal R.R. 4s, . . . | 5,000 | 4,900 00 | 5,000 00 |
| Fitchburg R.R. 4½s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Fitchburg R.R. 6s, . . . | 2,000 | 2,100 00 | 2,000 00 |
| Maine Central R.R. 7s, . . . | 5,000 | 6,500 00 | 5,000 00 |
| Old Colony R.R. 6s, . . . | 5,000 | 5,240 00 | 5,000 00 |
| Old Colony R.R. 7s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| Fitchburg R.R. 7s, . . . | 4,000 | 4,000 00 | 4,000 00 |
| Upper Coos R.R. 4½s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Upper Coos R.R. 4s, . . . | 500 | 460 00 | 500 00 |
| | \$66,500 | \$68,365 00 | \$66,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|------------|--------------|
| \$13,379 93 | 3 per cent. | \$41,680 00 | 5½ per cent. | \$1,250 00 | 6½ per cent. |
| 5,000 00 | 4½ " | 128,700 69 | 6 " | 500 00 | 7 " |
| 120,850 00 | 6 " | | | | |

| | |
|---|------------|
| Amount invested in real estate for banking purposes, | \$4,000 00 |
| Estimated value of the same, | 5,000 00 |
| Assessed value of the same, | 5,400 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 275 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 3,000 00 |
| Assessed value of the same, | 3,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 115 99 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . 137 | |
| Aggregate amount of the same, | 136,889 00 |
| Total number of loans upon real estate, | 153 |
| Amount of investments from which no income is received, | 155 46 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 23,698 03 |
| Times for the dividends fixed by the by-laws: second Monday in January and July. | |

Nantucket Institution for Savings — Concluded.

| | | |
|---|----------------|------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$8,526 21 |
| year ending Oct. 31, 1893, | 2 per cent., { | 8,742 19 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 127 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 130 | |
| Total number of open accounts Oct. 31, 1893, | 1,279 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,591 46 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 61,983 11 |
| Number of same, | 766 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 72,068 77 |
| Number of same, | 1,071 | |
| Date of examination by commissioner: July 22. | | |

NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1889. Present number of corporators, 44.

JOHN O. WILSON, *President.*

FREDERICK O. BASTON, *Treasurer.*

FREDERICK O. BASTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEONARD WINCH,

FRANCIS BIGELOW,

WILLIAM NUTT,

F. H. HAYES,

FREDERICK O. BASTON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|------------------------------------|-----------------------|
| Public funds as per schedule, . . . | \$87,000 00 | Deposits, | \$1,202,138 45 |
| Loan on public funds, | 675 00 | Guaranty fund, | 60,077 00 |
| Bank stock as per schedule, | 101,100 00 | Interest account, | 15,851 70 |
| Loans on bank stock, | 17,775 00 | Profit and loss account, | 17,025 04 |
| Railroad bonds as per schedule, | 99,000 00 | | |
| Loans on real estate, | 848,288 00 | | |
| Loans on personal security, | 25,916 00 | | |
| Loans to counties, cities or towns (notes), | 64,000 00 | | |
| Loans on depositors' books, | 520 00 | | |
| Deposits in banks, on interest, | 43,726 40 | | |
| Expense account, | 1,922 98 | | |
| Cash on hand, | 4,968 83 | | |
| | \$1,294,892 19 | | \$1,294,892 19 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| North National Bank, Boston, | \$22,000 00 |
| Natick National Bank, Natick, | 21,726 40 |

Loan on Public Funds:—

| | |
|--|----------|
| On \$1,100 United States 4s, | \$675 00 |
|--|----------|

Natick Five Cents Savings Bank — Continued.

Bank Stock, amount on each : —

| | |
|--|------------|
| South End National Bank, Boston, | \$7,500 00 |
| Natick National Bank, Natick, | 5,000 00 |
| Natick National Bank, Natick, | 4,000 00 |
| Natick National Bank, Natick, | 1,000 00 |
| Natick National Bank, Natick, | 200 00 |
| Natick National Bank, Natick, | 75 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|-----------------|----------------------------|--------------------|
| Boston, Mass., 4s, | \$10,000 | \$10,100 00 | \$10,000 00 |
| Boston, Mass., 6s, | 1,000 | 1,240 00 | 1,000 00 |
| Fall River, Mass., 5s, | 16,000 | 17,880 00 | 16,000 00 |
| Cambridge, Mass., 6s, | 6,000 | 6,699 00 | 6,000 00 |
| Springfield, Ohio, 5s, | 9,000 | 9,380 00 | 9,000 00 |
| Worcester, Mass., 4½s, | 6,000 | 6,300 00 | 6,000 00 |
| Beverly, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Brookline, Mass., 7s, | 10,000 | 11,100 00 | 10,000 00 |
| Orange, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Wellesley, Mass., 4s, | 9,000 | 9,000 00 | 9,000 00 |
| | \$87,000 | \$91,699 00 | \$87,000 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| First National Bank, Boston, | \$2,600 | \$2,990 00 | \$2,600 00 |
| First National Bank, Boston, | 11,500 | 10,630 00 | 11,500 00 |
| First National Bank, Boston, | 700 | 854 00 | 700 00 |
| Central Nat'l Bank, Boston, | 2,700 | 3,969 00 | 2,700 00 |
| Columbian Nat'l Bank, Boston, | 1,300 | 1,300 00 | 1,300 00 |
| Bank of Commerce, Boston, | 4,600 | 5,428 00 | 4,600 00 |
| Commercial Bank of the Commonwealth, Boston, | 4,200 | 5,376 00 | 4,200 00 |
| Continental Nat'l B'k, Boston, | 500 | 570 00 | 500 00 |
| First National Bank, Boston, | 1,900 | 2,185 00 | 1,900 00 |
| First Nat'l Bank, Boston, | 7,000 | 6,160 00 | 7,000 00 |
| First Exchange Bank, Boston, | 1,500 | 1,770 00 | 1,500 00 |
| First Nat'l Bank, Boston, | 6,200 | 6,138 00 | 6,200 00 |
| Merchants' Nat'l Bank, Boston, | 4,600 | 6,578 00 | 4,600 00 |
| Metropolitan Nat'l B'k, Boston, | 1,000 | 950 00 | 1,000 00 |
| Monument Nat'l Bank, Boston, | 1,500 | 3,450 00 | 1,500 00 |
| Fourth National Bank, Boston, | 2,700 | 2,943 00 | 2,700 00 |
| Bank of No. America, Boston, | 5,100 | 5,355 00 | 5,100 00 |
| Bank of Redemption, Boston, | 1,400 | 1,708 00 | 1,400 00 |
| Bank of the Republic, Boston, | 3,000 | 4,380 00 | 3,000 00 |

Natick Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------------|-------------------------|---------------------|
| 10 | Second Nat'l Bank, Boston, . | \$1,000 | \$1,810 00 | \$1,000 00 |
| 20 | South End Nat'l B'k, Boston, . | 2,000 | 1,700 00 | 2,000 00 |
| 7 | State National Bank, Boston, . | 700 | 714 00 | 700 00 |
| 20 | Winthrop Nat'l Bank, Boston, . | 2,000 | 2,320 00 | 2,000 00 |
| 33 | Dedham Nat'l Bank, Dedham, . | 3,300 | 3,300 00 | 3,300 00 |
| 32 | First National Bank, Chelsea, . | 3,200 | 3,840 00 | 3,200 00 |
| 17 | Framingham N'l Bank, South Framingham, | 1,700 | 2,040 00 | 1,700 00 |
| 55 | Home Nat'l Bank, Brockton, . | 5,500 | 8,250 00 | 5,500 00 |
| 120 | Natick National Bank, Natick, . | 12,000 | 15,000 00 | 12,000 00 |
| 20 | Newton Nat'l Bank, Newton, . | 2,000 | 1,500 00 | 2,000 00 |
| 37 | Wachusett N'l B'k, Fitchburg, . | 3,700 | 7,400 00 | 3,700 00 |
| | | \$101,100 | \$120,608 00 | \$101,100 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-----------------|-------------------------|--------------------|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | \$6,000 | \$6,480 00 | \$6,000 00 |
| Boston & Lowell R.R. 4s, | 15,000 | 14,850 00 | 15,000 00 |
| Dexter & Piscataquis R.R. 4s, | 10,000 | 9,700 00 | 10,000 00 |
| Fitchburg R.R. 4½s, | 15,000 | 15,000 00 | 15,000 00 |
| Fitchburg R.R. 5s, | 10,000 | 10,300 00 | 10,000 00 |
| Old Colony R.R. 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Old Colony R.R. 6s, | 5,000 | 5,250 00 | 5,000 00 |
| Old Colony R.R. 7s, | 2,000 | 2,010 00 | 2,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 11,000 | 11,550 00 | 11,000 00 |
| Maine Central R.R. 7s, | 10,000 | 13,000 00 | 10,000 00 |
| | \$99,000 | \$103,140 00 | \$99,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|--------------|-------------|
| \$21,726 40 | 2 per cent. | \$11,500 00 | 4½ per cent. | \$276,976 00 | 6 per cent. |
| 22,000 00 | 3 " | 503,525 00 | 5 " | 13,278 00 | 6½ " |
| 69,000 00 | 4 " | 77,896 00 | 5½ " | | |

Natick Five Cents Savings Bank — Concluded.

| | | |
|---|-------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 451 | |
| Aggregate amount of the same, | | \$525,924 00 |
| Total number of loans upon real estate, | 466 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 61,964 79 |
| Times for the dividends fixed by the by-laws: first Tuesday in May and November. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 21,979 48 |
| year ending Oct. 31, 1893, } 2 per cent., { | | 22,566 40 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 635 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 520 | |
| Total number of open accounts Oct. 31, 1893, | 5,371 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 3,611 88 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 252,365 01 |
| Number of same, | 4,881 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 271,451 18 |
| Number of same, | 3,967 | |
| Date of examination by commissioner: March 7. | | |

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 143.

LOUM SNOW, *President.*

WILLIAM H. PITMAN, *Treasurer.*

JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

| | |
|----------------------|---------------------|
| WILLIAM BAYLIES, | PARKMAN M. LUND, |
| THOMAS WILCOX, | OTIS N. PIERCE, |
| WILLIAM R. WING, | FREDERICK S. ALLEN, |
| LOUM SNOW, | GEORGE F. KINGMAN, |
| OLIVER P. BRIGHTMAN. | |

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|--------------------|
| Public funds as per schedule, . . . | \$874,000 00 | Deposits, . . . | \$5,099,236 |
| Bank stock as per schedule, . . . | 191,600 00 | Guaranty fund, . . . | 201,700 |
| Loans on bank stock, . . . | 13,175 00 | Interest account, . . . | 11,824 |
| Railroad bonds as per schedule, . . . | 449,500 00 | Profit and loss account, . . . | 4,394 |
| Loans on railroad stock, . . . | 97,500 00 | Surplus fund, . . . | 54,812 |
| Real estate (for banking purposes), . . . | 95,779 31 | Discount account, . . . | 8,855 |
| Loans on real estate, . . . | 1,831,384 65 | Premium account, . . . | 14,321 |
| Loans on personal security, . . . | 1,693,294 00 | | |
| Loans to counties, cities or towns (notes), . . . | 50,000 00 | | |
| Loans on depositors' books, . . . | 100 00 | | |
| Deposits in banks, on interest, . . . | 49,492 30 | | |
| Expense account, . . . | 884 14 | | |
| Tax account, . . . | 1,230 25 | | |
| Cash on hand, . . . | 47,205 35 | | |
| | \$5,395,145 00 | | \$5,395,145 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|--------|
| Third National Bank, Springfield, | \$101 |
| International Trust Company, Boston, | 844 |
| National Bank of Redemption, Boston (overdrawn), | 1,392 |
| Mechanics' National Bank, New Bedford, | 13,201 |
| Merchants' National Bank, New Bedford, | 15,625 |
| Citizens' National Bank, New Bedford, | 7,181 |
| National Bank of Commerce, New Bedford, | 7,483 |
| First National Bank, New Bedford, | 6,447 |

New Bedford Five Cents Savings Bank — Continued.**Loans on Bank Stock, amount on each : —**

| | |
|---|-----------|
| On 7 shares National Bank of Commerce, New Bedford, | \$300 00 |
| On 100 shares National Bank of Commerce, New Bedford, | 7,000 00* |
| On 2 shares First National Bank, New Bedford, | 1,700 00 |
| On 2 shares Mechanics' National Bank, New Bedford | |
| On 6 shares Merchants' National Bank, New Bedford, | |
| On 7 shares National Bank of Commerce, New Bedford, | |
| On 6 shares Merchants' National Bank, New Bedford, | 1,000 00 |
| On 3 shares First National Bank, New Bedford, | |
| On 3 shares Mechanics' National Bank, New Bedford, | |
| On 12 shares Merchants' National Bank, New Bedford, | 675 00 |
| On 6 shares First National Bank, New Bedford, | 2,500 00† |
| On 4 shares Citizens' National Bank, New Bedford, | |
| On 20 shares National Bank of Commerce, New Bedford, | |

Loans on Railroad Stock, amount on each : —

| | |
|--|-------------|
| On 492 shares Boston & Maine R.R., | \$50,000 00 |
| On 453 shares Boston & Maine R.R., | 47,500 00 |

* Additional collateral has since been furnished.

† This loan, in excess of the legal limit, has since been paid.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| City of Bangor, Me., 6s, | \$66,000 | \$71,600 00 | \$66,000 00 |
| of Bay City, Mich., 5s, | 5,000 | 5,400 00 | 5,000 00 |
| of Boston, Mass., 3½s, | 50,000 | 47,500 00 | 50,000 00 |
| of Boston, Mass., 4s, | 10,000 | 10,100 00 | 10,000 00 |
| of Cleveland, Ohio, 4½s, | 25,000 | 25,250 00 | 25,000 00 |
| of Danbury, Conn., 4s, | 30,000 | 30,000 00 | 30,000 00 |
| of Dayton, Ohio, 5s, | 50,000 | 53,000 00 | 50,000 00* |
| of Detroit, Mich., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of East Saginaw, Mich., 5s, | 27,500 | 29,025 00 | 27,500 00 |
| of Fall River, Mass., 5s, | 17,000 | 19,040 00 | 17,000 00 |
| of Fall River, Mass., 6s, | 73,000 | 85,410 00 | 73,000 00 |
| of Grand Rapids, Mich., 5s, | 50,000 | 53,500 00 | 50,000 00 |
| of Holyoke, Mass., 6s, | 50,000 | 55,500 00 | 50,000 00 |
| of Lynn, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Manchester, N. H., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of New Bedford, Mass., 3½s, | 80,000 | 78,800 00 | 80,000 00 |
| of New Bedford, Mass., 6s, | 47,000 | 49,820 00 | 47,000 00 |
| of New Haven, Conn., 3½s, | 50,000 | 47,925 00 | 50,000 00 |
| of Norwich, Conn., 6s, | 13,000 | 13,910 00 | 13,000 00 |
| Town of Middleborough, Mass., 4s, | 70,500 | 70,500 00 | 70,500 00 |
| United States 6s, | 25,000 | 27,980 00 | 25,000 00 |
| United States 4s, | 10,000 | 11,200 00 | 10,000 00 |
| | \$874,000 | \$910,460 00 | \$874,000 00 |

* A legal investment when made.

New Bedford Five Cents Savings Bank—Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|------------------|-------------------------|---------------------|
| 100 | First National Bank, Boston, . | \$10,000 | \$23,500 00 | \$10,000 00 |
| 120 | National Revere Bank, Boston, | 12,000 | 11,880 00 | 12,000 00 |
| 100 | Merchants' N'l Bank, Boston, | 10,000 | 14,600 00 | 10,000 00 |
| 20 | State National Bank, Boston, . | 2,000 | 2,020 00 | 2,000 00 |
| 25 | Tremont Nat'l Bank, Boston, . | 2,500 | 2,350 00 | 2,500 00 |
| 15 | Winthrop Nat'l Bank, Boston, | 1,500 | 1,740 00 | 1,500 00 |
| 100 | Franklin N'l Bank, Franklin, . | 10,000 | 10,000 00 | 10,000 00 |
| 523 | Merchants' Nat'l Bank, New Bedford, | 52,300 | 101,985 00 | 52,300 00 |
| 313 | First N'l Bank, New Bedford, | 31,300 | 44,133 00 | 31,300 00 |
| 200 | Citizens' National Bank, New Bedford, | 20,000 | 26,000 00 | 20,000 00 |
| 300 | Nat'l Bank of Commerce, New Bedford, | 30,000 | 23,100 00 | 30,000 00 |
| 100 | Third Nat'l Bank, Springfield, | 10,000 | 20,000 00 | 10,000 00 |
| | | \$191,600 | \$281,308 00 | \$191,600 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------------|-------------------------|---------------------|
| Boston & Albany R.R. 6s, | \$10,000 | \$10,150 00 | \$10,000 00 |
| Boston & Lowell R.R. 4s, | 89,000 | 88,110 00 | 89,000 00 |
| Boston & Maine R.R. 4s, | 50,000 | 49,000 00 | 50,000 00 |
| Boston & Maine R.R. 7s, | 15,000 | 15,000 00 | 15,000 00 |
| Eastern R.R. 6s, | 52,500 | 61,425 00 | 52,500 00 |
| Fitchburg R.R. 4s, | 50,000 | 48,500 00 | 50,000 00 |
| Fitchburg R.R. 4½s, | 118,000 | 118,000 00 | 118,000 00 |
| Old Colony R.R. 6s, | 45,000 | 47,350 00 | 45,000 00 |
| Old Colony R.R. 7s, | 20,000 | 20,100 00 | 20,000 00 |
| | \$449,500 | \$457,635 00 | \$449,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|--------------|-------------|
| \$49,391 01 | 2½ per cent. | \$89,500 00 | 4½ per cent. | \$475,675 65 | 6 per cent. |
| 101 29 | 3 " | 970,310 00 | 5 " | 399,200 00 | 6½ " |
| 75,000 00 | 4 " | 189,705 00 | 5½ " | 232,305 00 | 7 " |
| 30,000 00 | 4½ " | 819,679 00 | 5½ " | 9,775 00 | 7½ " |
| 152,470 00 | 4½ " | 93,584 00 | 5½ " | 148,250 00 | 8 " |

New Bedford Five Cents Savings Bank — Concluded.

| | |
|---|--|
| Amount invested in real estate for banking purposes, | \$95,779 31 |
| Estimated value of the same, | 115,000 00 |
| Assessed value of the same, | 74,000 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 460 | |
| Aggregate amount of the same, | 613,187 22 |
| Total number of loans upon real estate, | 504 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 258,054 19 |
| Times for the dividends fixed by the by-laws: second Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | <div> <div>2 per cent., { 96,424 63</div> <div>2½ per cent., { 109,312 18</div> </div> |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,860 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 2,344 |
| Total number of open accounts Oct. 31, 1893, | 18,791 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 11,633 21 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 1,085,996 39 |
| Number of same, | 17,312 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 1,156,324 67 |
| Number of same, | 12,556 |
| Date of examination by commissioner: August 29. | |

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 114.

WILLIAM WATKINS, *President.*

CHARLES H. PIERCE, *Treasurer.*

WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM WATKINS,

EDWARD D. MANDELL,

HORATIO HATHAWAY,

GILBERT ALLEN,

EDWARD S. TABER,

ANDREW G. PIERCE.

JOHN R. THORNTON.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2.30 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|------------------------|--------------------------------|------------------------|
| Public funds as per schedule, . | \$2,923,200 00 | Deposits, . . . | \$11,420,553 56 |
| Bank stock as per schedule, . | 1,376,860 00 | Guaranty fund, . | 580,300 00 |
| Loans on bank stock, . . . | 31,450 00 | Profit and loss account, . . . | 129,876 93 |
| Railroad bonds as per schedule, . | 771,000 00 | | |
| Loans on railroad stock, . . . | 83,500 00 | | |
| Railroad notes, | 300,000 00 | | |
| Real estate (for banking purposes), | 30,000 00 | | |
| Real estate by foreclosure, . . | 3,000 00 | | |
| Loans on real estate, | 2,272,537 00 | | |
| Loans on personal security, . . | 3,828,778 19 | | |
| Loans to counties, cities or towns (notes), | 132,000 00 | | |
| Loans on depositors' books, . . | 1,000 00 | | |
| Deposits in banks, on interest, . | 324,716 49 | | |
| Deposits in banks, not on interest, . | 1,930 59 | | |
| Expense account, | 1,606 00 | | |
| Cash on hand, | 49,152 22 | | |
| | \$12,130,730 49 | | \$12,130,730 49 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Merchants' National Bank, New Bedford, | \$8,562 05 |
| First National Bank, New Bedford, | 10,966 97 |
| National Bank of Commerce, New Bedford, | 40,459 16 |
| Mechanics' National Bank, New Bedford, | 8,031 04 |
| Citizens' National Bank, New Bedford, | 30,514 46 |
| National Revere Bank, Boston, | 108,224 30 |
| National Bank of Redemption, Boston, | 119,899 10 |

New Bedford Institution for Savings — Continued.

Bank Stock, amount on each:—

| | |
|--|-----------|
| es Mechanics' National Bank, New Bedford, | \$700 00 |
| es First National Bank, New Bedford, | 800 00 |
| es Mechanics' National Bank, New Bedford, | 500 00 |
| es Mechanics' National Bank, New Bedford, | 500 00 |
| es Southbridge National Bank, Southbridge, | 300 00 |
| es First National Bank, New Bedford, | 1,000 00 |
| es National Bank of Commerce, New Bedford, | |
| es Mechanics' National Bank, New Bedford, | 600 00 |
| es First National Bank, New Bedford, | |
| es Citizens' National Bank, New Bedford, | 350 00 |
| es First National Bank, New Bedford, | 4,300 00 |
| es Mechanics' National Bank, New Bedford, | |
| es National Bank of Commerce, New Bedford, | 4,700 00 |
| es First National Bank, New Bedford, | |
| es Mechanics' National Bank, New Bedford, | 3,500 00 |
| es National Bank of Commerce, New Bedford, | |
| es Falmouth National Bank, Falmouth, | 10,000 00 |
| es First National Bank, Easton, | |
| es Merchants' National Bank, New Bedford, | 2,200 00 |
| es Mechanics' National Bank, New Bedford, | |
| es Citizens' National Bank, New Bedford, | 2,000 00 |

Railroad Stock, amount on each:—

| | |
|----------------------------------|-------------|
| es Old Colony R.R., | \$26,000 00 |
| es Old Colony R.R., | 50,000 00 |
| es Boston & Albany R.R., | 7,500 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------|------------|----------------------------|------------------|
| Attleborough, Mass., 7s, . . | \$34,000 | \$40,800 00 | \$34,000 00 |
| Bangor, Me., 6s, . . | 100,000 | 110,000 00 | 100,000 00 |
| Bath, Me., 6s, . . | 13,000 | 13,000 00 | 13,000 00* |
| Boston, Mass., 4s, . . | 100,000 | 100,000 00 | 100,000 00 |
| Boston, Mass., 5s, . . | 482,000 | 522,170 00 | 482,000 00 |
| Boston, Mass., 6s, . . | 2,000 | 2,140 00 | 2,000 00 |
| Cambridge, Mass., 6s, . . | 4,000 | 4,200 00 | 4,000 00 |
| Charlestown, Mass., 5s, . . | 100,000 | 100,000 00 | 100,000 00 |
| Chelsea, Mass., 4s, . . | 50,000 | 50,000 00 | 50,000 00 |
| Chelsea, Mass., 6s, . . | 26,000 | 27,950 00 | 26,000 00 |
| Cleveland, Ohio, 4½s, . . | 100,000 | 101,000 00 | 100,000 00 |
| Cleveland, Ohio, 5s, . . | 11,000 | 11,330 00 | 11,000 00 |
| Cleveland, Ohio, 6s, . . | 57,000 | 58,710 00 | 57,000 00 |
| Cleveland, Ohio, 7s, . . | 10,000 | 10,000 00 | 10,000 00 |
| Danbury, Conn., 4s, . . | 50,000 | 50,000 00 | 50,000 00 |
| Dayton, Ohio, 5s, . . | 100,000 | 105,000 00 | 100,000 00* |
| Detroit, Mich., 4s, . . | 300,000 | 300,000 00 | 300,000 00 |

* Legal investments when made.

New Bedford Institution for Savings—Continued.

Detailed Statement of Public Funds—Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested |
|----------------------------------|--------------------|----------------------------|-----------------------|
| City of East Saginaw, Mich., 5s, | \$60,000 | \$60,300 00 | \$60,000 00 |
| of Fall River, Mass., 5s, . | 1,000 | 1,040 00 | 1,000 00 |
| of Fall River, Mass., 6s, . | 1,000 | 1,020 00 | 1,000 00 |
| of Fort Wayne, Ind., 6s, . | 31,000 | 33,170 00 | 31,000 00 |
| of Grand Rapids, Mich., 5s, | 130,000 | 136,500 00 | 130,000 00 |
| of Lawrence, Mass., 6s, . | 2,000 | 2,220 00 | 2,000 00 |
| of Lowell, Mass., 4s, . | 20,000 | 20,000 00 | 20,000 00 |
| of Lynn, Mass., 4s, . | 162,000 | 162,000 00 | 162,000 00 |
| of Lynn, Mass., 6s, . | 1,000 | 1,030 00 | 1,000 00 |
| of Manchester, N. H., 6s, . | 6,000 | 6,000 00 | 6,000 00 |
| of Middletown, Conn., 6s, | 28,000 | 28,280 00 | 28,000 00 |
| of New Bedford, Mass., 3½s, | 25,000 | 24,750 00 | 25,000 00 |
| of New Bedford, Mass., 4s, | 150,000 | 150,000 00 | 150,000 00 |
| of New Bedford, Mass., 5s, | 10,000 | 10,700 00 | 10,000 00 |
| of New Bedford, Mass., 6s, | 166,000 | 187,580 00 | 166,000 00 |
| of Pawtucket, R. I., 5s, . | 5,000 | 5,200 00 | 5,000 00 |
| of Peoria, Ill., 4½s, . | 50,000 | 50,760 00 | 50,000 00 |
| of Providence, R. I., 4s, . | 50,000 | 51,000 00 | 50,000 00 |
| of Providence, R. I., 4½s, . | 6,000 | 6,180 00 | 6,000 00 |
| of Providence, R. I., 5s, . | 169,200 | 178,410 00 | 169,200 00 |
| of Providence, R. I., 6s, . | 2,000 | 2,240 00 | 2,000 00 |
| of Salem, Mass., 4s, . | 100,000 | 100,000 00 | 100,000 00 |
| of Springfield, Ohio, 4½s, . | 60,000 | 60,600 00 | 60,000 00 |
| of Waltham, Mass., 4s, . | 25,000 | 25,000 00 | 25,000 00 |
| of Woonsocket, R. I., 4s, . | 20,000 | 20,000 00 | 20,000 00 |
| District of Columbia 5s, . | 84,000 | 87,360 00 | 84,000 00 |
| of Columbia 6s, . | 20,000 | 22,800 00 | 20,000 00 |
| | \$2,923,200 | \$3,040,430 00 | \$2,923,200 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested |
|-------------------|---------------------------------|------------|----------------------------|-----------------|
| 360 | Atlas National Bank, Boston, | \$36,000 | \$41,400 | \$36,000 00 |
| 150 | Boston National Bank, Boston, | 15,000 | 13,950 | 15,000 00 |
| 30 | National City Bank, Boston, . | 3,000 | 2,580 | 3,000 00 |
| 250 | Continental Nat'l Bank, Boston, | 25,000 | 28,500 | 25,000 00 |
| 260 | Columbian Nat'l Bank, Boston, | 26,000 | 26,000 | 26,000 00 |
| 90 | Eliot National Bank, Boston, . | 9,000 | 10,350 | 9,000 00 |
| 170 | National Eagle Bank, Boston, | 17,000 | 16,150 | 17,000 00 |
| 30 | Everett National Bank, Boston, | 3,000 | 2,730 | 3,000 00 |
| 230 | First National Bank, Boston, . | 23,000 | 54,510 | 23,000 00 |
| 140 | Howard Nat'l Bank, Boston, . | 14,000 | 13,860 | 14,000 00 |
| 90 | Hamilton Nat'l Bank, Boston, | 9,000 | 10,260 | 9,000 00 |

New Bedford Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|--------------------|----------------------------|-----------------------|
| Merchants' Nat'l Bank, Boston, | \$23,000 | \$32,890 | \$23,000 00 |
| Massachusetts N'l B'k, Boston, | 44,000 | 41,800 | 44,000 00 |
| Monument Nat'l Bank, Boston, | 10,000 | 22,000 | 10,000 00 |
| N'l B'k of Commerce, Boston, | 46,000 | 54,280 | 46,000 00 |
| National Bank of the Com- monwealth, Boston, . . | 20,000 | 25,000 | 20,000 00 |
| Natl Exchange Bank, Boston, | 2,000 | 2,360 | 2,000 00 |
| Natl Hide & Leather B'k, Boston, | 20,000 | 21,000 | 20,000 00 |
| Natl B'k of No. America, Boston, | 38,000 | 39,900 | 38,000 00 |
| Natl B'k of Redemption, Boston, | 20,000 | 25,000 | 20,000 00 |
| Natl B'k of the Republic, Boston, | 49,000 | 71,540 | 49,000 00 |
| National Revere Bank, Boston, | 50,000 | 50,000 | 50,000 00 |
| National Union Bank, Boston, | 13,000 | 16,770 | 13,000 00 |
| New England N'l B'k, Boston, | 4,000 | 6,280 | 4,000 00 |
| North National Bank, Boston, | 23,000 | 25,070 | 23,000 00 |
| Second National Bank, Boston, | 53,000 | 95,930 | 53,000 00 |
| Lawmut Nat'l Bank, Boston, | 14,000 | 15,680 | 14,000 00 |
| Shoe & Leather N'l B'k, Boston, | 14,000 | 12,600 | 14,000 00 |
| State National Bank, Boston, . | 9,000 | 9,180 | 9,000 00 |
| Summit Nat'l Bank, Boston, . | 35,000 | 33,250 | 35,000 00 |
| Washington N'l Bank, Boston, | 13,000 | 13,000 | 13,000 00 |
| Winthrop Nat'l Bank, Boston, | 1,800 | 2,088 | 1,800 00 |
| First National Bank, Chelsea, | 20,000 | 22,400 | 20,000 00 |
| Fairhaven N'l B'k, Fairhaven, | 1,760 | 1,782 | 1,760 00 |
| Fall River N'l B'k, Fall River, | 20,000 | 21,000 | 20,000 00 |
| Metacombet N'l B'k, Fall River, | 25,000 | 31,250 | 25,000 00 |
| Railroad Nat'l Bank, Lowell, . | 4,500 | 5,400 | 4,500 00 |
| First National Bank, Malden, . | 15,000 | 22,500 | 15,000 00 |
| Citizens' N'l B'k, New Bedford, | 100,000 | 130,000 | 100,000 00 |
| First N'l Bank, New Bedford, | 135,600 | 189,840 | 135,600 00 |
| Merchants' Nat'l Bank, New Bedford, | 109,600 | 208,240 | 109,600 00 |
| Mechanics' Nat'l Bank, New Bedford, | 100,000 | 170,000 | 100,000 00 |
| National Bank of Commerce, New Bedford, | 136,600 | 109,280 | 136,600 00 |
| Third Nat'l Bank, Springfield, | 20,000 | 40,000 | 20,000 00 |
| National Bank of South Read- ing, Wakefield, | 7,000 | 8,050 | 7,000 00 |
| | \$1,376,860 | \$1,795,650 | \$1,376,860 00 |

New Bedford Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|----------------------------|---------------------|
| Boston & Albany R.R. 6s, | \$50,000 | \$50,750 00 | \$50,000 00 |
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | 13,000 | 14,040 00 | 13,000 00 |
| Boston & Lowell R.R. 4½s, | 20,000 | 20,300 00 | 20,000 00 |
| Boston & Lowell R.R. 5s, | 36,000 | 37,080 00 | 36,000 00 |
| Boston & Lowell R.R. 6s, | 44,000 | 45,540 00 | 44,000 00 |
| Boston & Maine R.R. 4s, | 200,000 | 196,000 00 | 200,000 00 |
| Boston & Maine R.R. 7s, | 25,000 | 25,000 00 | 25,000 00 |
| Fitchburg R.R. 4½s, | 200,000 | 200,000 00 | 200,000 00 |
| Fitchburg R.R. 5s, | 38,000 | 39,040 00 | 38,000 00 |
| New Bedford R.R. 7s, | 75,000 | 75,375 00 | 75,000 00 |
| Old Colony R.R. 6s, | 70,000 | 73,500 00 | 70,000 00 |
| | \$771,000 | \$776,625 00 | \$771,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|-------------|--------------|
| \$46,593 09 | 2½ per cent. | \$50,000 00 | 4½ per cent. | \$40,000 00 | 6½ per cent. |
| 228,123 40 | 3 " " | 300,000 00 | 4½ " " | 305,175 00 | 6½ " " |
| 40,000 00 | 3½ " " | 1,304,792 19 | 5 " " | 888,500 00 | 7 " " |
| 50,000 00 | 3¾ " " | 112,200 00 | 5½ " " | 139,500 00 | 7½ " " |
| 660,000 00 | 4 " " | 928,832 00 | 6½ " " | 239,850 00 | 8 " " |
| 30,000 00 | 4½ " " | 2,400 00 | 5½ " " | | |
| 781,700 00 | 4¾ " " | 828,316 00 | 6 " " | | |

| | |
|--|-------------|
| Amount invested in real estate for banking purposes, | \$30,000 00 |
| Estimated value of the same, | 50,000 00 |
| Assessed value of the same, | 29,000 00 |
| Value, by books, of other real estate held or owned by foreclosure or other- wise, | 3,000 00 |
| Assessed value of the same, | 5,150 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 374 | |
| Aggregate amount of the same, | 476,197 00 |
| Total number of loans upon real estate, | 408 |
| Amount of investments from which no income is received, | 33,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 592,659 43 |
| Times for the dividends fixed by the by-laws: first Monday in April and October. | |

New Bedford Institution for Savings — Concluded.

| | | |
|---|---------------|--------------|
| Rate and amount of each semi-annual dividend during the | 2½ per cent., | \$251,125 08 |
| year ending Oct. 31, 1893, | 2½ per cent., | 250,352 51 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,442 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 2,454 | |
| Total number of open accounts Oct. 31, 1893, | 21,819 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 22,830 22 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 1,605,104 05 |
| Number of same, | 13,254 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 2,095,504 60 |
| Number of same, | 16,427 | |
| Date of examination by commissioner: September 29. | | |

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEW-BURYPORT.

Incorporated April 24, 1864. Present number of corporators, 41.

EBEN SUMNER, *President.*

J. A. MAYNARD, *Treasurer.*

J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EBEN SUMNER,

NATHANIEL DOLE,

A. W. GREENLEAF.

MOSES H. FOWLER,

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$202,000 00 | Deposits, . . . | \$1,027,528 80 |
| Bank stock as per schedule, . | 151,700 00 | Guaranty fund, . | 52,445 16 |
| Loans on bank stock, . . . | 13,000 00 | Interest account, . | 71,221 99 |
| Railroad bonds as per schedule, . | 95,000 00 | Profit and loss ac- | |
| Railroad notes, | 25,000 00 | count, | 10,000 00 |
| Real estate (for banking pur- | | Premium account, . | 6,140 05 |
| poses), | 30,000 00 | | |
| Real estate by foreclosure, . | 3,500 00 | | |
| Loans on real estate, | 425,725 00 | | |
| Loans on personal security, . | 181,000 00 | | |
| Deposit in bank, on interest, . | 34,494 55 | | |
| Expense account, | 145 84 | | |
| Cash on hand, | 5,768 61 | | |
| | \$1,167,334 00 | | \$1,167,334 00 |

Cash on Deposit in Bank :—

First National Bank, Newburyport, \$34,494 55

Loans on Bank Stock, amount on each :—

On 40 shares First National Bank, Ipswich, \$3,000 00

On 100 shares Essex National Bank, Haverhill, 10,000 00

Newburyport Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------------|----------------------------|---------------------|
| City of Bangor, Me., 6s, . . . | \$10,000 | \$10,950 00 | \$10,000 00 |
| of Boston, Mass., 3½s, . . . | 40,000 | 38,866 66 | 40,000 00 |
| of Chicago, Ill., 4s, . . . | 25,000 | 25,333 33 | 25,000 00 |
| of Lynn, Mass., 4s, . . . | 14,000 | 14,046 67 | 14,000 00 |
| of Taunton, Mass., 4s, . . . | 14,000 | 14,186 67 | 14,000 00 |
| of Woonsocket, R. I., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Town of Arlington, Mass., 4s, . . . | 5,000 | 5,066 66 | 5,000 00 |
| City of Nashua, N. H., 4s, . . . | 10,000 | 10,166 66 | 10,000 00 |
| of Danbury, Conn., 4s, . . . | 14,000 | 14,186 67 | 14,000 00 |
| of Grand Rapids, Mich., 4½s, . . . | 15,000 | 15,356 25 | 15,000 00 |
| of Somerville, Mass., 4½s, . . . | 10,000 | 10,233 33 | 10,000 00 |
| of Marlborough, Mass., 4s, . . . | 15,000 | 15,150 00 | 15,000 00 |
| of Waltham, Mass., 4s, . . . | 25,000 | 25,083 33 | 25,000 00 |
| | \$202,000 | \$203,626 23 | \$202,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 10 | Atlantic Nat'l Bank, Boston, . | \$1,000 | \$1,205 00 | \$1,000 00 |
| 60 | Atlas National Bank, Boston, . | 6,000 | 6,915 00 | 6,000 00 |
| 33 | Blackstone N'l Bank, Boston, . | 3,300 | 2,978 25 | 3,300 00 |
| 100 | Boston Nat'l Bank, Boston, . | 10,000 | 9,300 00 | 10,000 00 |
| 8 | Boylston Nat'l Bank, Boston, . | 800 | 1,000 00 | 800 00 |
| 80 | National City Bank, Boston, . | 8,000 | 6,880 00 | 8,000 00 |
| 82 | Columbian N'l Bank, Boston, . | 8,200 | 8,200 00 | 8,200 00 |
| 18 | N'l Bank of Commerce, Boston, . | 1,800 | 2,124 00 | 1,800 00 |
| 100 | National Bank of the Common- wealth, Boston, . . . | 10,000 | 12,825 00 | 10,000 00 |
| 42 | Continental N'l Bank, Boston, . | 4,200 | 4,819 50 | 4,200 00 |
| 74 | National Eagle B'k, Boston, . . | 7,400 | 6,660 00 | 7,400 00 |
| 33 | Eliot National Bank, Boston, . . | 3,300 | 3,811 50 | 3,300 00 |
| 50 | Everett Nat'l Bank, Boston, . . | 5,000 | 4,500 00 | 5,000 00 |
| 5 | Nat'l Exchange Bank, Boston, . | 500 | 590 00 | 500 00 |
| 50 | Globe National Bank, Boston, . | 5,000 | 4,606 25 | 5,000 00 |
| 10 | Hamilton Nat'l Bank, Boston, . | 1,000 | 1,140 00 | 1,000 00 |
| 25 | N'l Hide & Leather B'k, Boston, . | 2,500 | 2,650 00 | 2,500 00 |
| 15 | Howard Nat'l Bank, Boston, . . | 1,500 | 1,485 00 | 1,500 00 |
| 76 | Market Nat'l Bank, Boston, . . | 7,600 | 6,992 00 | 7,600 00 |
| 10 | New England N'l B'k, Boston, . | 1,000 | 1,572 25 | 1,000 00 |
| 10 | N'l B'k of No. America, Boston, . | 1,000 | 1,052 50 | 1,000 00 |
| 23 | N'l B'k of the Republic, Boston, . | 2,300 | 3,358 00 | 2,300 00 |
| 37 | Nat'l Revere Bank, Boston, . . | 3,700 | 3,700 00 | 3,700 00 |
| 10 | Shawmut Nat'l Bank, Boston, . | 1,000 | 1,120 00 | 1,000 00 |
| 12 | Suffolk Nat'l Bank, Boston, . . | 1,200 | 1,200 00 | 1,200 00 |

Newburyport Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|------------|-------------------------|------------------|
| 158 | Third National Bank, Boston, . | \$15,800 | \$13,746 00 | \$15,800 00 |
| 50 | Tremont Nat'l Bank, Boston, . | 5,000 | 4,750 00 | 5,000 00 |
| 24 | Nat'l Union Bank, Boston, . | 2,400 | 3,096 00 | 2,400 00 |
| 56 | Nat'l Webster Bank, Boston, . | 5,600 | 5,096 00 | 5,600 00 |
| 56 | First N'l Bank, Newburyport, | 5,600 | 7,000 00 | 5,600 00 |
| 100 | Mechanicks' Nat'l Bank, Newburyport, | 10,000 | 12,000 00 | 10,000 00 |
| 60 | Ocean N'l B'k, Newburyport, | 3,000 | 3,600 00 | 3,000 00 |
| 70 | Shoe & Leather N'l B'k, Boston, | 7,000 | 6,300 00 | 7,000 00 |
| | | \$151,700 | \$156,272 25 | \$151,700 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, | \$30,000 | \$29,800 00 | \$30,000 00 |
| Concord & Montreal R.R. 4s, . . . | 25,000 | 25,166 00 | 25,000 00 |
| Fitchburg R.R. 4½s, | 25,000 | 25,187 50 | 25,000 00 |
| Fitchburg R.R. 5s, | 15,000 | 15,575 00 | 15,000 00 |
| | \$95,000 | \$95,728 50 | \$95,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|-------------|--------------|
| \$34,494 55 | 2 per cent. | \$18,000 00 | 5½ per cent. | \$25,000 00 | 6½ per cent. |
| 25,000 00 | 4½ “ | 125,550 00 | 5½ “ | 3,975 00 | 7 “ |
| 167,250 00 | 5 “ | 254,950 00 | 6 “ | 25,000 00 | 8 “ |

| | |
|--|----------|
| Amount invested in real estate for banking purposes, | \$30,000 |
| Estimated value of the same, | 35,000 |
| Assessed value of the same, | 33,000 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 992 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 3,500 |
| Assessed value of the same, | 7,000 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . | 249 |
| Aggregate amount of the same, | 253,825 |
| Total number of loans upon real estate, | 274 |

Newburyport Five Cents Savings Bank — Concluded.

| | |
|--|------------|
| Amount of investments from which no income is received, | \$3,500 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 57,005 15 |
| Times for the dividends fixed by the by-laws: first Monday in May and November. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { year ending Oct. 31, 1893, } | 23,057 68 |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1893, } | 19,262 90 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 281 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 199 |
| Total number of open accounts Oct. 31, 1893, | 3,199 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu- sive of taxes), | 2,722 93 |
| Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1893, | 156,004 29 |
| Number of same, | 1,369 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 142,233 85 |
| Number of same, | 1,406 |
| Date of examination by commissioner: June 23. | |

NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 16.

JAMES F. C. HYDE, *President.*

ADOLPHUS J. BLANCHARD, *Treasurer.*

CHAS. A. MINER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. F. C. HYDE,

SAMUEL M. JACKSON,

FRANCIS MURDOCK.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$126,000 00 | Deposits, | \$2,235,000 13 |
| Loan on public funds, . . . | 200 00 | Guaranty fund, . . | 56,370 00 |
| Bank stock as per schedule, . | 37,925 00 | Interest account, . | 27,986 29 |
| Loans on bank stock, | 3,000 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, | 112,000 00 | count, | 67,240 51 |
| Loan on railroad stock, . . . | 1,500 00 | | |
| Loans on real estate, | 1,504,337 41 | | |
| Loans on personal security, . | 507,079 62 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 27,000 00 | | |
| Deposits in banks, on interest, . | 62,803 28 | | |
| Deposits in banks, not on interest, | 2,500 00 | | |
| Expense account, | 1,433 52 | | |
| Cash on hand, | 818 12 | | |
| | \$2,386,596 93 | | \$2,386,596 93 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| Newton National Bank, Newton, | \$16,885 97 |
| National Bank of Redemption, Boston, | 48,417 29 |

Loan on Public Funds:—

| | |
|--------------------------------------|----------|
| On \$200 United States 4s, | \$200 00 |
|--------------------------------------|----------|

Newton Savings Bank — Continued.

Bank Stock, amount on each :—

| | |
|---|----------|
| Mechanics' National Bank, Boston, | \$500 00 |
| Manufacturers' National Bank, Lynn, | 2,500 00 |

Railroad Stock :—

| | |
|---------------------------------|------------|
| Boston & Albany R.R., | \$1,500 00 |
|---------------------------------|------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------------|----------------------------|---------------------|
| Worcester, Me., 6s, | \$6,000 | \$6,170 00 | \$6,000 00 |
| Cleveland, Ohio, 5s, | 20,000 | 20,075 00 | 20,000 00 |
| Cleveland, Ohio, 6s, | 10,000 | 10,300 00 | 10,000 00 |
| Newiston, Me., 6s, | 2,000 | 2,200 00 | 2,000 00 |
| Newton, Mass., 5s, | 50,000 | 55,000 00 | 50,000 00 |
| Worcester, Mass., 5s, | 5,000 | 5,450 00 | 5,000 00 |
| Franklin, N. H., 4s, | 5,000 | 4,950 00 | 5,000 00 |
| Needham, Mass., 4s, | 15,000 | 15,000 00 | 15,000 00 |
| Cleveland, Ohio, 4s, | 3,000 | 2,970 00 | 3,000 00 |
| Worcester, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| | \$126,000 | \$132,115 00 | \$126,000 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-----------------|----------------------------|--------------------|
| Commercial Nat'l B'k, Boston, | \$5,000 | \$5,900 00 | \$5,000 00 |
| Commonwealth Bank of the Commonwealth, Boston, | 6,000 | 7,695 00 | 6,000 00 |
| First National Bank, Boston, | 2,500 | 2,303 13 | 2,500 00 |
| Colonial Nat'l Bank, Boston, | 11,600 | 10,440 00 | 11,600 00 |
| First Revere Bank, Boston, | 3,000 | 3,000 00 | 3,000 00 |
| First National Bank, Boston, | 600 | 614 25 | 600 00 |
| First National Bank, Boston, | 1,500 | 1,740 00 | 1,500 00 |
| First Nat'l Bank, Cambridge, | 1,000 | 1,800 00 | 1,000 00 |
| First National Bank, Fitchburg, | 2,500 | 5,000 00 | 2,500 00 |
| First Nat'l Bank, Natick, | 2,500 | 3,125 00 | 2,500 00 |
| First Nat'l Bank, Newton, | 1,500 | 1,200 00 | 1,500 00 |
| First National Bank, Waltham, | 225 | 315 00 | 225 00 |
| | \$37,925 | \$43,132 38 | \$37,925 00 |

Newton Savings Bank — Concluded.*Detailed Statement of Railroad Bonds.*

| | Par Value. | Estimated Market Value. | Amount Invested |
|--------------------------------------|------------------|-------------------------|---------------------|
| Boston & Lowell R.R. 4s, . . . | \$21,000 | \$20,790 00 | \$21,000 00 |
| Boston & Lowell R.R. 5s, . . . | 4,000 | 4,120 00 | 4,000 00 |
| Fitchburg R.R. 5s, . . . | 27,000 | 28,310 00 | 27,000 00 |
| Fitchburg R.R. 7s, . . . | 1,000 | 1,005 00 | 1,000 00 |
| Leeds & Farmington R.R. 6s, . . . | 1,500 | 1,545 00 | 1,500 00 |
| Lowell & Lawrence R.R. 6s, . . . | 10,000 | 10,500 00 | 10,000 00 |
| Maine Central R.R. 6s, . . . | 9,000 | 9,720 00 | 9,000 00 |
| Maine Central R.R. 7s, . . . | 7,000 | 9,100 00 | 7,000 00 |
| Old Colony R.R. 7s, . . . | 4,000 | 4,020 00 | 4,000 00 |
| Portland & Kennebec R.R. 6s, . . . | 7,500 | 7,575 00 | 7,500 00 |
| Portland & Ogdensburg R.R. 6s, . . . | 20,000 | 21,600 00 | 20,000 00 |
| | \$112,000 | \$118,285 00 | \$112,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|----------------|-------------|------------|--------------|
| \$14,385 97 | 2 per cent. | \$1,221,529 57 | 5 per cent. | \$2,500 00 | 6½ per cent. |
| 20,000 00 | 2½ " | 103,865 17 | 5½ " | 64,700 00 | 7 " |
| 28,417 29 | 3 " | 533,397 29 | 5¾ " | 5,000 00 | 7½ " |
| 20,000 00 | 4 " | 92,125 00 | 6 " | | |

| | | |
|---|-------|-----------|
| Number of loans which are of an amount not exceeding \$3,000 each, . . . | 275 | |
| Aggregate amount of the same, | | \$470,137 |
| Total number of loans upon real estate, | 378 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 116,694 |
| Times for the dividends fixed by the by-laws: January 10 and July 10. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 42,467 |
| year ending Oct. 31, 1893, | | 42,406 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 989 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 637 | |
| Total number of open accounts Oct. 31, 1893, | 8,485 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 8,033 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 476,196 |
| Number of same, | 7,790 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 469,007 |
| Number of the same, | 5,601 | |
| Date of examination by commissioner: April 14. | | |

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 26.

A. C. HOUGHTON, *President.*

V. A. WHITAKER, *Treasurer.*

V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. B. WRIGHT,

GEORGE L. RICE,

W. H. GAYLORD.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday, 9 A.M. to 6 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|-----------------------|----------------------|-----------------------|
| Public funds as per schedule, . | \$192,200 00 | Deposits, | \$2,178,959 71 |
| Bank stock as per schedule, . | 59,400 00 | Guaranty fund, . . | 82,500 00 |
| Loans on bank stock, | 4,050 00 | Undivided earnings | |
| Railroad bonds as per schedule, . | 20,000 00 | account, | 15,000 00 |
| Real estate (for banking pur- | | State tax account, . | 3,000 00 |
| poses), | 16,357 87 | | |
| Real estate by foreclosure, . . | 20,189 71 | | |
| Loans on real estate, | 1,260,906 24 | | |
| Loans on personal security, . . | 445,636 44 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 217,500 00 | | |
| Loans on depositors' books, . . | 1,700 00 | | |
| Deposit in bank, on interest, . | 5,397 72 | | |
| Deposits in banks, not on interest, | 6,350 62 | | |
| Expense account, | 716 16 | | |
| Interest account, | 26,783 12 | | |
| Insurance account, | 210 00 | | |
| Cash on hand, | 2,181 83 | | |
| | \$2,279,459 71 | | \$2,279,459 71 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| National Bank of the Commonwealth, Boston, | \$5,397 72 |
| Adams National Bank, North Adams, | 3,596 84 |
| Berkshire National Bank, North Adams, | 2,753 78 |

Loans on Bank Stock, amount on each:—

| | |
|---|------------|
| On 85 shares Adams National Bank, North Adams, | \$3,800 00 |
| On 5 shares Pittsfield National Bank, Pittsfield, | 450 00 |

North Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested |
|-----------------------------------|------------|----------------------------|-----------------|
| Town of Plymouth, Mass, 4s, . . . | \$31,200 | \$31,200 00 | \$31,200 00 |
| City of Bangor, Me., 6s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| of Cleveland, Ohio, 7s, . . . | 25,000 | 25,370 00 | 25,000 00 |
| of Dayton, Ohio, 4s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| of Fall River, Mass., 6s, . . . | 11,000 | 12,900 00 | 11,000 00 |
| of Lowell, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Lynn, Mass., 6s, . . . | 1,000 | 1,010 00 | 1,000 00 |
| of New Bedford, Mass., 6s, . . . | 1,000 | 1,050 00 | 1,000 00 |
| of Norwich, Conn., 4s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| of Portland, Me., 6s, . . . | 5,000 | 6,035 00 | 5,000 00 |
| of Providence, R. I., 5s, . . . | 18,000 | 19,000 00 | 18,000 00 |
| of Terre Haute, Ind., 5s, . . . | 10,000 | 10,300 00 | 10,000 00 |
| of Woonsocket, R. I., 4s, . . . | 30,000 | 30,000 00 | 30,000 00 |
| | \$192,200 | \$197,065 00 | \$192,200 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested |
|-------------------|------------------------------------|------------|----------------------------|-----------------|
| 14 | Lee National Bank, Lee, . . . | \$1,400 | \$1,890 00 | \$1,400 00 |
| 250 | Adams N'l Bank, No. Adams, . . | 25,000 | 31,250 00 | 25,000 00 |
| 280 | Berkshire N'l B'k, No. Adams, . | 28,000 | 28,000 00 | 28,000 00 |
| 50 | Pittsfield N'l Bank, Pittsfield, . | 5,000 | 8,000 00 | 5,000 00 |
| | | \$59,400 | \$69,140 00 | \$59,400 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested |
|------------------------------|------------|----------------------------|-----------------|
| Fitchburg R.R. 4s, | \$20,000 | \$19,600 00 | \$20,000 00 |

North Adams Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------------------|---------------------|------------------------------|---------------------|--------------|-------------|
| \$5,397 72 193,500 00 | 2½ per cent. 4 " | \$125,000 00 1,350,788 84 | 4½ per cent. 6 " | \$260,405 84 | 6 per cent. |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$16,357 87 |
| Estimated value of the same, | 35,000 00 |
| Assessed value of the same, | 29,000 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 20,187 91 |
| Assessed value of the same, | 21,700 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 401 |
| Aggregate amount of the same, | 446,596 34 |
| Total number of loans upon real estate, | 407 |
| Amount of investments from which no income is received, | 28,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 110,871 83 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 42,299 28 |
| year ending Oct. 31, 1893, } 2 per cent., { | 42,633 61 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 1,119 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,255 |
| Total number of open accounts Oct. 31, 1893, | 6,042 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 8,342 68 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 477,271 80 |
| Number of same, | 6,665 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 540,550 27 |
| Number of same, | 5,735 |
| Date of examination by commissioner: July 6. | |

NORTHAMPTON INSTITUTION FOR SAVINGS— NORTHAMPTON.

Incorporated March 1, 1842. Present number of corporators, 15.

H. G. KNIGHT, *President.*

L. MALTBY, *Treasurer.*

T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

L. MALTBY,

OSCAR EDWARDS,

J. S. LATHROP.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$460,000 00 | Deposits, | \$2,703,628 82 |
| Bank stock as per schedule, . | 56,500 00 | Guaranty fund, . | 140,000 00 |
| Loans on bank stock, | 21,995 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, | 470,000 00 | count, | 36,723 46 |
| Loan on railroad stock, | 1,100 00 | | |
| Real estate (for banking pur- | | | |
| poses), | 18,000 00 | | |
| Real estate by foreclosure, . . | 5,150 00 | | |
| Loans on real estate, | 1,397,376 12 | | |
| Loans on personal security, . . | 352,059 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 20,500 00 | | |
| Loans on depositors' books, . . | 1,390 00 | | |
| Deposits in banks, on interest, . | 67,043 27 | | |
| Cash on hand, | 9,238 89 | | |
| | \$2,880,352 28 | | \$2,880,352 28 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Northampton National Bank, Northampton, | \$50,337 45 |
| Globe National Bank, Boston, | 16,705 82 |

Loans on Bank Stock, amount on each:—

| | |
|---|-----------|
| On 10 shares First National Bank, Easthampton, | \$370 00 |
| On 10 shares First National Bank, Easthampton, | 1,000 00 |
| On 10 shares First National Bank, Easthampton, | 1,000 00 |
| On 100 shares First National Bank, Easthampton, | 10,000 00 |
| On 12 shares First National Bank, Easthampton, | 250 00 |
| On 14 shares First National Bank, Northampton, | 350 00 |

Northampton Institution for Savings — Continued.

| | |
|--|----------|
| First National Bank, Northampton, | \$575 00 |
| First National Bank, Northampton, | 100 00 |
| First National Bank, Northampton, | 3,700 00 |
| First National Bank, Northampton, | 300 00 |
| First National Bank, Northampton, | 650 00 |
| Hampshire County National Bank, Northampton, | |
| Northampton National Bank, Northampton, | 400 00 |
| Northampton National Bank, Northampton, | 300 00 |
| First National Bank, Greenfield, | 200 00 |
| Palmer National Bank, Palmer, | 1,800 00 |
| Ware National Bank, Ware, | 1,000 00 |

Railroad Stock :—

| | |
|---------------------------------|------------|
| Boston & Albany R.R., | \$1,100 00 |
|---------------------------------|------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|----------------------------|------------------|
| Boston, Mass., 4s, | \$200,000 | \$205,000 00 | \$200,000 00 |
| Columbus, Ohio, 5s, | 20,000 | 20,000 00 | 20,000 00 |
| Cleveland, Ohio, 6s, | 33,000 | 34,285 00 | 33,000 00 |
| Cleveland, Ohio, 4½s, | 28,000 | 28,280 00 | 28,000 00 |
| Dayton, Ohio, 5s, | 24,000 | 24,960 00 | 24,000 00* |
| Dayton, Ohio, 6s, | 31,000 | 32,395 00 | 31,000 00* |
| Springfield, Ohio, 5s, | 7,000 | 7,210 00 | 7,000 00 |
| Milwaukee, Wis., 7s, | 7,000 | 7,420 00 | 7,000 00 |
| Providence, R. I., 4s, | 50,000 | 51,000 00 | 50,000 00 |
| Meriden, Conn., 4½s, | 40,000 | 40,800 00 | 40,000 00 |
| Meriden, Conn., 6s, | 20,000 | 20,100 00 | 20,000 00 |
| | \$460,000 | \$471,450 00 | \$460,000 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Atlantic Nat'l Bank, Boston, | \$2,900 | \$3,480 00 | \$2,900 00 |
| Boston National Bank, Boston, | 5,300 | 4,929 00 | 5,300 00 |
| First Nat'l Bk of Commerce, Boston, | 1,500 | 1,440 00 | 1,500 00 |
| First Nat'l Exchange Bank, Boston, | 1,000 | 1,000 00 | 1,000 00 |
| First National Bank, Boston, | 10,500 | 24,885 00 | 10,500 00 |
| Merchants' Nat'l Bk, Boston, | 2,000 | 2,860 00 | 2,000 00 |
| Nat'l Bk of No. America, Boston, | 2,700 | 2,835 00 | 2,700 00 |
| Second Nat'l Bank, Boston, | 5,000 | 9,050 00 | 5,000 00 |

Northampton Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested |
|----------------|--|-----------------|-------------------------|--------------------|
| 26 | Shawmut Nat'l Bank, Boston, | \$2,600 | \$2,912 00 | \$2,600 00 |
| 17 | State National Bank, Boston, . | 1,700 | 1,751 00 | 1,700 00 |
| 17 | Traders' Nat'l Bank, Boston, . | 1,700 | 1,580 00 | 1,700 00 |
| 20 | Washington Nat'l B'k, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| 20 | Nat'l Webster Bank, Boston, . | 2,000 | 1,820 00 | 2,000 00 |
| 100 | Northampton National Bank, Northampton, | 10,000 | 16,000 00 | 10,000 00 |
| 16 | First N'l Bank, Northampton, | 1,600 | 1,920 00 | 1,600 00 |
| 40 | City National Bank, Worcester, | 4,000 | 6,400 00 | 4,000 00 |
| | | \$56,500 | \$84,812 00 | \$56,500 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested |
|--------------------------------------|------------------|-------------------------|---------------------|
| Boston & Albany R.R. 5s, . . . | \$50,000 | \$52,750 00 | \$50,000 00 |
| Boston & Albany R.R. 6s, . . . | 70,000 | 71,750 00 | 70,000 00 |
| Boston, Clinton & Fitchburg R.R. 5s, | 40,000 | 43,200 00 | 40,000 00 |
| Boston & Lowell R.R. 7s, . . . | 40,000 | 41,200 00 | 40,000 00 |
| Boston & Maine R.R. 7s, . . . | 70,000 | 70,000 00 | 70,000 00 |
| Fitchburg R.R. 5s, | 100,000 | 105,250 00 | 100,000 00 |
| Old Colony R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Maine Central R.R. 4½s, | 50,000 | 51,000 00 | 50,000 00 |
| | \$470,000 | \$485,150 00 | \$470,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|-------------|--------------|
| \$16,705 82 | 2½ per cent. | \$57,000 00 | 4½ per cent. | \$25,000 00 | 5½ per cent. |
| 50,337 45 | 3 " " | 30,000 00 | 4½ " " | 30,000 00 | 5½ " " |
| 2,550 00 | 4 " " | 1,487,965 12 | 5 " " | 181,905 00 | 6 " " |

| | |
|--|----------|
| Amount invested in real estate for banking purposes, | \$18,000 |
| Estimated value of the same, | 25,000 |
| Assessed value of the same, | 21,500 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 230 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 5,160 |
| Assessed value of the same, | 4,900 |

Northampton Institution for Savings — Concluded.

| | |
|---|------------|
| Net income received from same during year ending Oct. 31, 1893, . . . | \$242 20 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . | 385 |
| Aggregate amount of the same, | 375,827 12 |
| Total number of loans upon real estate, | 370 |
| Amount of investments from which no income is received, | 200 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 139,680 64 |
| Times for the dividends fixed by the by-laws: first Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 52,471 12 |
| year ending Oct. 31, 1893, } 2 per cent., { | 52,665 44 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 998 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 966 |
| Total number of open accounts Oct. 31, 1893, | 6,869 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 7,286 25 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 400,975 31 |
| Number of same, | 6,512 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 490,530 41 |
| Number of same, | 5,319 |
| Date of examination by commissioner: April 7. | |

NORTH AVENUE SAVINGS BANK — CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 34.

SAMUEL F. WOODBRIDGE, *President.*

MILTON L. WALTON, *Treasurer.*

GEORGE W. PARKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SAMUEL F. WOODBRIDGE, RUSSELL S. EDWARDS,

CHARLES F. STRATTON, JOHN J. HENDERSON,

WARREN L. HOOPER.

Open for business, Monday, Wednesday and Saturday, 9 A.M. to 1 P.M.; Tuesday, Thursday and Friday, 8 A.M. to 10 A.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$10,400 00 | Deposits, | \$372,552 03 |
| Loan on public funds, . . . | 1,000 00 | Guaranty fund, . . | 7,500 00 |
| Bank stock as per schedule, . | 5,850 00 | Profit and loss account, | 14,809 95 |
| Loan on bank stock, | 5,000 00 | | |
| Railroad bonds as per schedule, | 20,000 00 | | |
| Loans on real estate, | 202,130 00 | | |
| Loans on personal security, . . | 114,215 00 | | |
| Deposits in banks, on interest, . | 34,684 25 | | |
| Suspense account, | 381 63 | | |
| Cash on hand, | 1,231 10 | | |
| | \$394,861 98 | | \$394,861 98 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Howard National Bank, Boston, | \$17,694 24 |
| Faneuil Hall National Bank, Boston, | 16,960 01 |

Loan on Public Funds:—

| | |
|---|------------|
| On \$1,000 City of Newton, Mass., 4s, | \$1,000 00 |
|---|------------|

Loan on Bank Stock:—

| | |
|--|------------|
| On 63 shares Traders' National Bank, Boston, | \$5,000 00 |
|--|------------|

North Avenue Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| United States 4s, | \$5,000 | \$5,625 00 | \$5,000 00 |
| Town of Belmont, Mass., 4s, . . . | 5,400 | 5,400 00 | 5,400 00 |
| | \$10,400 | \$11,025 00 | \$10,400 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---------------------------------|------------|-------------------------|------------------|
| 20 | Blackstone Nat'l Bank, Boston, | \$2,000 | \$1,805 00 | \$2,000 00 |
| 15 | Faneuil Hall Nat'l B'k, Boston, | 1,500 | 1,300 00 | 1,500 00 |
| 5 | Nat'l Exchange Bank, Boston, | 500 | 590 00 | 500 00 |
| 5 | Third National Bank, Boston, . | 500 | 435 00 | 500 00 |
| 15 | First N'l Bank, Marlborough, | 1,500 | 1,620 00 | 1,350 00 |
| | | \$6,000 | \$6,250 00 | \$5,850 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| Concord & Montreal R.R. 4s, . . . | \$5,000 | \$5,000 00 | \$5,000 00 |
| Fitchburg R.R. 5s, | 2,000 | 2,100 00 | 2,000 00 |
| Old Colony R.R. 4s, | 3,000 | 3,000 00 | 3,000 00 |
| Upper Coos R.R. 4s, | 5,000 | 4,750 00 | 5,000 00 |
| Upper Coos R.R. 4½s, | 5,000 | 5,000 00 | 5,000 00 |
| | \$20,000 | \$19,850 00 | \$20,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|--------------|----------|-------------|
| \$34,654 25 | 3 per cent. | \$112,930 00 | 5½ per cent. | \$100 00 | 7 per cent. |
| 5,000 00 | 4½ " | 145,115 00 | 6 " | 1,000 00 | 8 " |
| 57,100 00 | 5 " | 1,100 00 | 6½ " | | |

North Avenue Savings Bank — Concluded.

| | | |
|---|----------------|----------|
| Number of loans which are of an amount not exceeding \$3,000 each, . | 115 | |
| Aggregate amount of the same, | | \$154,14 |
| Total number of loans upon real estate, | 114 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 19,98 |
| Times for the dividends fixed by the by-laws: January 10 and July 10. | | |
| Rate and amount of each semi-annual dividend during the | 2 per cent, { | 6,17 |
| year ending Oct. 31, 1893, | 2 per cent., { | 6,57 |
| Number of accounts opened during the year ending Oct. 31, 1893, . | 374 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . | 222 | |
| Total number of open accounts Oct. 31, 1893, | 1,928 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 2,05 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 115,16 |
| Number of same, | 2,624 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 91,808 |
| Number of same, | 1,476 | |
| Date of examination by commissioner: April 4. | | |

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 35.

WILLIAM H. MONTAGUE, President.

CHARLES E. BATCHELLER, Treasurer.

CHARLES E. BATCHELLER, Clerk of the Corporation.

Names of committee charged with the investment of its funds:

WM. H. MONTAGUE,

LUTHER P. DELAND,

GEORGE R. HAMANT,

FRANK A. SMITH.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturdays, from 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|---------------------|---|---------------------|
| Public funds as per schedule, . . . | \$129,500 00 | Deposits, | \$636,957 21 |
| Bank stock as per schedule, . . . | 1,400 00 | Guaranty fund, | 36,575 00 |
| Railroad bonds as per schedule, . . | 148,000 00 | Interest account, | 2,703 67 |
| Loan on railroad stock, | 800 00 | Profit and loss ac- count, | 2,973 27 |
| Real estate (for banking pur- poses), | 10,000 00 | | |
| Real estate by foreclosure, | 26,181 10 | | |
| Loans on real estate, | 344,206 40 | | |
| Loans to counties, cities or towns (notes), | 12,000 00 | | |
| Deposits in banks, on interest, . . . | 2,485 72 | | |
| Deposit in bank, not on interest, . . | 2,000 00 | | |
| Expense account, | 56 79 | | |
| Safe and furniture, | 2,000 00 | | |
| Cash on hand, | 649 04 | | |
| | \$679,209 05 | | \$679,209 05 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|----------|
| First National Bank, Worcester, | \$32 71 |
| Third National Bank, Boston, | 2,433 01 |
| Maverick National Bank, Boston, | 2,000 00 |

Loan on Railroad Stock:—

| | |
|--|----------|
| On 16 shares Boston & Albany R.R., | \$800 00 |
|--|----------|

North Brookfield Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested |
|--------------------------------------|------------|----------------------------|-----------------|
| City of Boston, Mass., 6s, . . . | \$13,000 | \$13,600 00 | \$13,000 00 |
| of Cleveland, Ohio, 5s, . . . | 1,000 | 1,080 00 | 1,000 00 |
| of Cleveland, Ohio, 6s, . . . | 7,000 | 7,320 00 | 7,000 00 |
| of Cleveland, Ohio, 7s, . . . | 3,000 | 3,135 00 | 3,000 00 |
| of Dayton, Ohio, 5s, . . . | 35,000 | 36,500 00 | 35,000 00 |
| of Fort Wayne, Ind., 6s, . . . | 16,000 | 17,120 00 | 16,000 00 |
| of Grand Rapids, Mich., 5s, . . . | 5,000 | 5,025 00 | 5,000 00 |
| of Milwaukee, Wis., 7s, . . . | 1,000 | 1,030 00 | 1,000 00 |
| of Portsmouth, N. H., 6s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| of Providence, R. I., 5s, . . . | 7,000 | 7,600 00 | 7,000 00 |
| of Salem, Mass., 5s, . . . | 2,000 | 2,340 00 | 2,000 00 |
| of South Norwalk, Conn., 6s, . . . | 5,000 | 5,100 00 | 5,000 00 |
| of Springfield, Ohio, 5s, . . . | 11,000 | 11,320 00 | 11,000 00 |
| County of Aroostook, Me., 4½s, . . . | 7,000 | 7,140 00 | 7,000 00 |
| State of New Hampshire 6s, . . . | 1,500 | 1,655 00 | 1,500 00 |
| City of Canton, Ohio, 5s, . . . | 10,000 | 10,500 00 | 10,000 00 |
| | \$129,500 | \$135,665 00 | \$129,500 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested |
|-------------------|------------------------------------|------------|----------------------------|-----------------|
| 4 | Ware National Bank, Ware, . . . | \$400 | \$424 00 | \$400 00 |
| 10 | Eliot National Bank, Boston, . . . | 1,000 | 1,155 00 | 1,000 00 |
| | | \$1,400 | \$1,579 00 | \$1,400 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested |
|--|------------|----------------------------|-----------------|
| Boston & Albany R.R. 6s, . . . | \$7,000 | \$7,105 00 | \$7,000 00 |
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . | 5,000 | 5,400 00 | 5,000 00 |
| Boston & Maine R.R. 7s, . . . | 14,000 | 14,000 00 | 14,000 00 |
| Boston, Winthrop & Shore R.R. 5s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| Eastern R.R. 6s, . . . | 27,000 | 31,590 00 | 27,000 00 |
| Maine Central R.R. 6s, . . . | 6,500 | 7,020 00 | 6,500 00 |
| Maine Central R.R. 7s, . . . | 18,000 | 22,800 00 | 18,000 00 |

North Brookfield Savings Bank — Concluded.*Detailed Statement of Railroad Bonds — Concluded.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|-------------------------|---------------------|
| New Bedford R.R. 7s, | \$5,000 | \$5,000 00 | \$5,000 00 |
| Old Colony R.R. 6s, | 8,000 | 8,260 00 | 8,000 00 |
| Old Colony R.R. 7s, | 2,000 | 2,010 00 | 2,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 25,500 | 27,540 00 | 25,500 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 10,000 | 10,400 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . | 15,000 | 14,700 00 | 15,000 00 |
| | \$148,000 | \$161,025 00 | \$148,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---------------------|-------------------------|---------------------------|-------------------------|----------|-------------|
| \$2,433 01 32 71 | 2½ per cent. 3 " | \$12,000 00 344,206 40 | 4 per cent. 5½ " | \$800 00 | 6 per cent. |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$10,000 00 |
| Estimated value of the same, | 10,000 00 |
| Assessed value of the same, | 8,000 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 26,131 10 |
| Assessed value of the same, | 34,800 00 |
| Net income received from same during year ending Oct. 31, 1893, | 283 17 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . | 246 |
| Aggregate amount of the same, | 242,823 40 |
| Total number of loans upon real estate, | 269 |
| Amount of investments from which no income is received, | 20,000 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 36,897 56 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 11,997 24 |
| year ending Oct. 31, 1893, } 2 per cent., { | 12,511 48 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 264 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 210 |
| Total number of open accounts Oct. 31, 1893, | 2,217 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,373 52 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 96,950 37 |
| Number of same, | 1,655 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 113,205 93 |
| Number of same, | 1,335 |
| Date of examination by commissioner: May 12. | |

NORTH EASTON SAVINGS BANK — EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 26.

OAKES A. AMES, *President.*

C. R. FIELD, *Treasurer.*

C. R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OAKES A. AMES,

LEAVITT L. BERRY,

CYRUS LOTHROP,

W. K. GOWARD.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|---------------------|---------------------|----------------|
| Public funds as per schedule, . | \$108,185 00 | Deposits, . . . | \$806,4 |
| Bank stock as per schedule, . | 105,909 28 | Guaranty fund, . | 35,6 |
| Loan on bank stock, . . . | 10,000 00 | Profit and loss ac- | 14,6 |
| Railroad bonds as per schedule, . | 71,621 67 | count, . . . | |
| Loans on real estate, . . . | 334,280 06 | | |
| Loans on personal security, . | 198,052 25 | | |
| Loans to counties, cities or towns | | | |
| (notes), . . . | 6,000 00 | | |
| Deposit in bank, on interest, . | 11,162 35 | | |
| Deposit in bank, not on interest, . | 9,276 75 | | |
| Expense account, . . . | 100 00 | | |
| Cash on hand, . . . | 2,168 28 | | |
| | \$856,755 62 | | \$856,7 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|--------|
| National Bank of the Commonwealth, Boston, | \$11,1 |
| First National Bank, North Easton, | 9,2 |

Loan on Bank Stock:—

| | |
|---|----------|
| On 36 shares Merchants' National Bank, New Bedford, | } \$10,0 |
| On 75 shares First National Bank, North Easton, | |

North Easton Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|----------------------------|---------------------|
| Bangor, Me., 6s, . . . | \$8,000 | \$8,000 00 | \$6,960 00 |
| Columbus, Ohio, 4s, . . | 6,000 | 5,940 00 | 6,000 00* |
| Dayton, Ohio, 4s, . . . | 6,000 | 6,000 00 | 6,000 00* |
| Beverly, Mass., 4s, . . | 15,000 | 15,000 00 | 15,000 00 |
| Greenfield, Mass., 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| Marlborough, Mass., 4s, . | 1,000 | 965 00 | 1,000 00 |
| Montague, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| North Easton (Village District), Mass., 4s, . . . | 30,000 | 30,000 00 | 30,225 00 |
| Randolph, Mass., 4s, . . | 15,000 | 15,000 00 | 15,000 00 |
| Stoughton, Mass., 4s, . . | 8,000 | 8,000 00 | 8,000 00 |
| | \$109,000 | \$108,905 00 | \$108,185 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|-----------------|----------------------------|---------------------|
| De & Leather N'l B'k, Boston, | \$2,500 | \$2,250 00 | \$2,375 00 |
| Emont Nat'l Bank, Boston, . | 2,500 | 2,350 00 | 2,700 00 |
| Market Nat'l Bank, Boston, . | 2,500 | 2,306 25 | 2,300 00 |
| ational Eagle Bank, Boston, | 2,000 | 1,900 00 | 2,180 00 |
| w England N'l B'k, Boston, | 2,500 | 3,931 25 | 3,325 00 |
| l Revere Bank, Boston, . . | 5,700 | 5,671 50 | 6,726 00 |
| erett Nat'l Bank, Boston, . . | 7,800 | 7,156 50 | 8,658 00 |
| awmut N'l B'k, Boston, . . | 5,000 | 6,300 00 | 5,800 00 |
| milton Nat'l Bank, Boston, | 2,500 | 2,850 00 | 2,950 00 |
| rth National Bank, Boston, | 9,000 | 9,945 00 | 10,485 00 |
| as National Bank, Boston, . | 2,500 | 2,925 00 | 2,878 13 |
| antic Nat'l Bank, Boston, . . | 2,500 | 3,200 00 | 3,750 00 |
| ate National Bank, Boston, . | 2,500 | 2,625 00 | 2,693 75 |
| tional City Bank, Boston, . . | 2,500 | 2,156 25 | 2,765 63 |
| unufacturers' N'l B'k, Boston, | 2,500 | 2,500 00 | 2,375 00 |
| Hide & Leather B'k, Boston, | 5,000 | 5,987 50 | 5,500 00 |
| B'k of Redemption, Boston, | 3,800 | 4,769 00 | 4,789 00 |
| ponset N'l B'k, Canton, . . | 7,500 | 9,075 00 | 8,100 00 |
| st Nat'l Bank, Easton, . . . | 10,000 | 14,000 00 | 10,500 00 |
| tional City Bank, Lynn, . . | 6,600 | 9,240 00 | 9,578 25 |
| istol County National B'k, | | | |
| taunton, | 3,800 | 5,244 00 | 4,560 00 |
| taunton Nat'l Bank, Taunton, | 700 | 875 00 | 920 50 |
| | \$91,900 | \$107,257 25 | \$105,909 26 |

North Easton Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| Boston & Lowell R.R. 4s, . . . | \$31,000 | \$30,752 50 | \$31,000 00 |
| Concord & Montreal R.R. 4s, . . . | 20,000 | 20,000 00 | 20,029 45 |
| Fitchburg R.R. 4s, | 10,000 | 9,800 00 | 9,592 22 |
| Fitchburg R.R. 5s, | 5,000 | 5,400 00 | 5,000 00 |
| Old Colony R.R. 4s, | 5,000 | 4,850 00 | 5,000 00 |
| Old Colony R.R. 4½s, | 1,000 | 1,030 00 | 1,000 00 |
| | \$72,000 | \$71,832 50 | \$71,621 67 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|--------------|--------------|-------------|--------------|
| \$500 00 | 0 per cent. | \$104,188 46 | 5½ per cent. | \$25,200 00 | 6½ per cent. |
| 11,162 35 | 2½ “ | 165,863 85 | 6 “ | 20,000 00 | 7 “ |
| 232,580 00 | 5 “ | | | | |

Number of loans which are of an amount not exceeding \$3,000 each, 187
 Aggregate amount of the same, \$191,780 06
 Total number of loans upon real estate, 212
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 39,851 29
 Times for the dividends fixed by the by-laws: April 15 and October 15.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 15,288 72
 year ending Oct. 31, 1893, } 2 per cent., { 15,320 91
 Number of accounts opened during the year ending Oct. 31, 1893, . . . 290
 Number of accounts closed during the year ending Oct. 31, 1893, . . . 240
 Total number of open accounts Oct. 31, 1893, 2,254
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu-
 sive of taxes), 1,304 16
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893, 134,980 25
 Number of same, 1,532
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 148,876 63
 Number of same, 1,091
 Date of examination by commissioner: January 26.

NORTH END SAVINGS BANK—BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 27.

THOMAS L. JENKS, *President.*

HERBERT C. WELLS, *Treasurer.*

WM. C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

THOMAS L. JENKS,

CLINTON VILES,

INCREASE E. NOYES,

NATHANIEL J. RUST,

WILLIAM ROBINSON,

WM. G. SHILLABEE,

L. FOSTER MORSE.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, for deposits only, until 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|-------------------------|-----------------------|
| Public funds as per schedule, . | \$71,900 00 | Deposits, | \$1,424,572 21 |
| Bank stock as per schedule, . | 140,057 00 | Guaranty fund, . . . | 40,650 00 |
| Loans on bank stock, | 11,450 00 | Interest account, . . . | 30,550 91 |
| Railroad bonds as per schedule, . | 141,906 25 | | |
| Real estate by foreclosure, . . | 6,905 28 | | |
| Loans on real estate, | 789,198 00 | | |
| Loans on personal security, . . | 234,100 00 | | |
| Loans to counties, cities or towns (notes), | 17,100 00 | | |
| Loans on depositors' books, . . | 200 00 | | |
| Deposits in banks, on interest, . | 78,600 00 | | |
| Expense account, | 2,309 28 | | |
| Cash on hand, | 4,047 33 | | |
| | \$1,495,773 12 | | \$1,495,773 12 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Lincoln National Bank, Boston, | \$30,000 00 |
| Metropolitan National Bank, Boston, | 35,000 00 |
| Mechanics' National Bank, Boston, | 1,000 00 |
| National Security Bank, Boston, | 10,600 00 |

North End Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

| | |
|---|----------|
| On 10 shares Windham County National Bank, Brooklyn, Conn., . . . | \$500 00 |
| On 100 shares Methuen National Bank, Methuen, | 8,000 00 |
| On 10 shares Hamilton National Bank, Boston, | 750 00 |
| On 30 shares Market National Bank, Boston, | 2,200 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| Town of Mansfield, Mass., 4s, . . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| City of Boston, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Des Moines, Iowa, 5s, | 5,000 | 5,000 00 | 5,000 00 |
| of Gardiner, Me., 4s, | 2,000 | 2,000 00 | 2,000 00 |
| of Rockford, Ill., 4½s, | 29,900 | 29,900 00 | 29,900 00 |
| | \$71,900 | \$71,900 00 | \$71,900 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 54 | Atlas National Bank, Boston, . . . | \$5,400 | \$6,223 50 | \$6,287 50 |
| 24 | Boston Nat'l Bank, Boston, . . . | 2,400 | 2,232 00 | 2,892 50 |
| 66 | National City Bank, Boston, . . . | 6,600 | 5,692 50 | 7,394 62 |
| 25 | Nat'l B'k of Commerce, Boston, . . | 2,500 | 2,950 00 | 3,111 87 |
| 110 | National Bank of the Common- wealth, Boston, | 11,000 | 13,777 50 | 15,010 00 |
| 85 | National Eagle Bank, Boston, . . . | 8,500 | 8,075 00 | 9,577 25 |
| 38 | Eliot National Bank, Boston, . . . | 3,800 | 4,389 00 | 4,504 37 |
| 20 | Everett Nat'l Bank, Boston, . . . | 2,000 | 1,835 00 | 2,000 00 |
| 2 | Faneuil Hall N'l Bank, Boston, . . . | 200 | 240 00 | 270 50 |
| 20 | First National Bank, Boston, . . . | 2,000 | 4,750 00 | 3,970 00 |
| 44 | Freeman's Nat'l B'k, Boston, . . . | 4,400 | 4,664 00 | 4,411 00 |
| 25 | Globe National Bank, Boston, . . . | 2,500 | 2,306 25 | 2,502 25 |
| 10 | N'l Hide & Leather B'k, Boston, . . | 1,000 | 1,055 00 | 1,197 50 |
| 24 | Howard Nat'l Bank, Boston, . . . | 2,400 | 2,376 00 | 2,775 00 |
| 88 | Market Nat'l Bank, Boston, . . . | 8,800 | 8,096 00 | 8,994 24 |
| 20 | Massachusetts N'l B'k, Boston, . . . | 2,000 | 1,900 00 | 2,011 25 |
| 14 | Merchants' Nat'l B'k, Boston, . . . | 1,400 | 2,047 50 | 2,040 50 |
| 75 | Metropolitan N'l B'k, Boston, . . . | 7,500 | 7,312 50 | 8,210 00 |
| 11 | New England N'l B'k, Boston, . . . | 1,100 | 1,743 50 | 1,614 25 |
| 52 | North National Bank, Boston, . . . | 5,200 | 5,668 00 | 7,030 50 |
| 2 | Old Boston Nat'l Bank, Boston, . . . | 200 | 198 00 | 243 62 |
| 4 | N'l B'k of Redemption, Boston, . . . | 400 | 502 00 | 501 00 |
| 34 | Nat'l Revere Bank, Boston, . . . | 3,400 | 3,400 00 | 4,390 12 |
| 25 | Second National Bank, Boston, . . . | 2,500 | 4,525 00 | 4,005 50 |

North End Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| mut Nat'l B'k, Boston, . . | \$3,700 | \$4,144 00 | \$4,517 50 |
| & Leather N'l B'k, Boston, | 4,600 | 4,140 00 | 5,805 00 |
| National Bank, Boston, . | 1,000 | 1,032 50 | 1,237 50 |
| lk Nat'l Bank, Boston, . | 1,800 | 1,665 00 | 2,137 25 |
| d National Bank, Boston, | 10,000 | 8,700 00 | 10,121 99 |
| ont Nat'l Bank, Boston, . | 2,600 | 2,444 00 | 3,360 25 |
| onal Union Bank, Boston, | 600 | 778 50 | 847 50 |
| Webster Bank, Boston, . | 300 | 274 50 | 317 25 |
| National Bank, Chelsea, | 5,000 | 5,012 50 | 5,767 42 |
| Street Safe Deposit and ust Company, Boston, . | 1,000 | 1,040 00 | 1,000 00 |
| | \$117,800 | \$125,189 25 | \$140,057 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------|------------|----------------------------|------------------|
| Maine R.R. 7s, | \$10,000 | \$10,000 00 | \$10,000 00 |
| Montreal R.R. 4s, . . . | 12,000 | 12,000 00 | 12,000 00 |
| R.R. 4s, | 25,000 | 25,000 00 | 24,156 25 |
| R.R. 4½s, | 21,000 | 21,000 00 | 21,000 00 |
| R.R. 5s, | 20,000 | 20,000 00 | 20,000 00 |
| Shore Line R.R. 4s, . . | 30,000 | 30,000 00 | 30,000 00 |
| s R.R. 4s, | 25,000 | 25,000 00 | 24,750 00 |
| | \$143,000 | \$143,000 00 | \$141,906 25 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|------------|-------------|
| 3 per cent. | \$606,050 00 | 5 per cent. | \$5,500 00 | 7 per cent. |
| 3½ " " | 22,000 00 | 5½ " " | 750 00 | 7½ " " |
| 4½ " " | 149,850 00 | 5¾ " " | 5,500 00 | 8 " " |
| 4¾ " " | 241,398 00 | 6 " " | | |

North End Savings Bank — Concluded.

| | |
|---|--------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$6,90 |
| Assessed value of the same, | 8,05 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 224 |
| Aggregate amount of the same, | 338,84 |
| Total number of loans upon real estate, | 272 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 72,14 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 25,66 |
| year ending Oct. 31, 1893, } 2 per cent., { | 26,69 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 834 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 683 |
| Total number of open accounts Oct. 31, 1893, | 4,471 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 7,21 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 529,92 |
| Number of same, | 4,967 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 542,72 |
| Number of same, | 4,056 |
| Date of examination by commissioner: January 23. | |

NORTH MIDDLESEX SAVINGS BANK—AYER.

Incorporated March 11, 1886. Present number of corporators, 25.

BENJ. H. HARTWELL, *President.*

SARAH T. TUTEN, *Treasurer.*

DANIEL W. FLETCHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

BENJ. H. HARTWELL,

L. J. SFAULDING,

EDWIN L. WHITE,

OLIVER K. PIERCE,

PETER TARBELL.

Open for business every business day, 9 to 11 A.M. ; 12.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|---------------------|-----------------------|---------------------|
| Public funds as per schedule, . | \$1,000 00 | Deposits, | \$312,504 50 |
| Bank stock as per schedule, . | 18,729 75 | Guaranty fund, . | 3,800 00 |
| Loans on bank stock, | 775 00 | Interest account, . | 2,716 95 |
| Railroad bonds as per schedule, | 31,000 00 | Undivided earnings, . | 4,039 67 |
| Loans on real estate, | 193,827 40 | Uncompleted loans, . | 3,300 00 |
| Loans on personal security, . . | 57,670 84 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 12,400 00 | | |
| Deposit in bank, on interest, . | 5,000 00 | | |
| Deposit in bank, not on interest, | 870 06 | | |
| Expense account, | 269 30 | | |
| Local tax, | 3 04 | | |
| Premium account, | 1,037 50 | | |
| Suspense account, | 1,600 00 | | |
| Cash on hand, | 2,278 23 | | |
| | \$328,361 12 | | \$326,361 12 |

Cash on Deposit in Bank :—

First National Bank, Ayer, \$5,870 06

Loans on Bank Stock, amount on each :—

On 5 shares First National Bank, Ayer, \$400 00

On 11 shares Newbury National Bank, Wells River, Vt., 375 00

North Middlesex Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|----------------------------|------------------|
| City of Boston, Mass., 6s, . . . | \$1,000 | \$1,000 00 | \$1,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---------------------------------|------------|----------------------------|------------------|
| 30 | First National Bank, Ayer, . | \$3,000 | \$3,150 00 | \$3,147 25 |
| 10 | Blackstone N'l Bank, Boston, . | 1,000 | 900 00 | 1,130 00 |
| 15 | Continental Nat'l B'k, Boston, | 1,500 | 1,710 00 | 1,911 25 |
| 10 | Commercial Nat'l B'k, Boston, | 1,000 | 900 00 | 970 00 |
| 10 | Eliot National Bank, Boston, . | 1,000 | 1,180 00 | 1,355 00 |
| 15 | Howard Nat'l Bank, Boston, . | 1,500 | 1,500 00 | 1,680 00 |
| 20 | N'l Hide & Leather B'k, Boston, | 2,000 | 2,200 00 | 2,540 00 |
| 5 | People's Nat'l Bank, Boston, . | 500 | 800 00 | 840 00 |
| 10 | State National Bank, Boston, . | 1,000 | 1,050 00 | 1,262 50 |
| 7 | N'l B'k of No. America, Boston, | 700 | 728 00 | 883 75 |
| 20 | Prescott Nat'l Bank, Lowell, . | 2,000 | 3,000 00 | 3,010 00 |
| | | \$15,200 | \$17,118 00 | \$18,729 75 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$5,000 | \$5,000 00 | \$5,000 00 |
| Fitchburg R.R. 4½s, | 3,000 | 3,052 50 | 3,000 00 |
| Fitchburg R.R. 5s, | 13,000 | 13,580 00 | 13,000 00 |
| Fitchburg R.R. 7s, | 5,000 | 5,062 50 | 5,000 00 |
| Old Colony R.R. 7s, | 5,000 | 5,050 00 | 5,000 00 |
| | \$31,000 | \$31,745 00 | \$31,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|-------------|-------------|--------------|-------------|
| \$5,000 00 | 2 per cent. | \$76,525 00 | 5 per cent. | \$151,188 24 | 6 per cent. |
| 5,000 00 | 4 " | 27,960 00 | 5½ " | 2,600 00 | 7 " |
| 1,400 00 | 4½ " | | | | |

North Middlesex Savings Bank — Concluded.

| | | |
|---|-------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 175 | |
| Aggregate amount of the same, | | \$189,823 24 |
| Total number of loans upon real estate, | 156 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 14,040 42 |
| Times for the dividends fixed by the by-laws: January 5 and July 5. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 4,376 88 |
| year ending Oct. 31, 1893, } 2 per cent., { | | 5,213 15 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 466 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 255 | |
| Total number of open accounts Oct. 31, 1893, | 1,002 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,011 34 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 143,913 94 |
| Number of same, | 1,854 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 85,149 93 |
| Number of same, | 992 | |
| Date of examination by commissioner: February 17. | | |

ORANGE SAVINGS BANK—ORANGE.

Incorporated March 30, 1871. Present number of corporators, 24.

JOHN W. WHEELER, *President.*

WARREN M. KING, *Treasurer.*

WARREN M. KING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

F. L. WATERS,

C. A. TOWNE,

W. M. KING.

Open for business every business day, 9 A.M. to 4 P.M.:

BALANCE SHEET OCTOBER 31, 1898.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$33,000 00 | Deposits, | \$760,707 92 |
| Bank stock as per schedule, . | 37,900 00 | Guaranty fund, . . | 20,000 00 |
| Loans on bank stock, | 1,000 00 | Interest account, . | 1,401 19 |
| Railroad bonds as per schedule, . | 28,000 00 | Profit and loss account, | 19,819 01 |
| Loans on real estate, | 569,106 50 | | |
| Loans on personal security, . . | 56,450 00 | | |
| Loans to counties, cities or towns (notes), | 32,975 00 | | |
| Deposits in banks, on interest, . | 42,718 51 | | |
| Expense account, | 457 76 | | |
| Cash on hand, | 321 36 | | |
| | \$801,928 12 | | \$801,928 12 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Orange National Bank, Orange, | \$33,075 00 |
| Merchants' National Bank, Boston, | 9,643 51 |

Loans on Bank Stock, amount on each:—

| | |
|--|----------|
| On 4 shares Orange National Bank, Orange, | \$200 00 |
| On 12 shares Orange National Bank, Orange, | 800 00 |

Orange Savings Bank—Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------|-----------------|----------------------------|--------------------|
| Cardiner, Me., 4s, . . . | \$6,000 | \$6,000 00 | \$6,000 00 |
| Manchester, N. H., 4s, . . | 15,000 | 15,000 00 | 15,000 00 |
| Orange, Mass, 4s, . . . | 12,000 | 12,000 00 | 12,000 00 |
| | \$33,000 | \$33,000 00 | \$33,000 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-----------------|----------------------------|--------------------|
| as National Bank, Boston, . | \$1,500 | \$1,800 00 | \$1,500 00 |
| lston Nat'l Bank, Boston, . | 500 | 625 00 | 500 00 |
| entral Nat'l Bank, Boston, . | 300 | 450 00 | 300 00 |
| ot National Bank, Boston, . | 6,500 | 7,800 00 | 6,500 00 |
| erett Nat'l Bank, Boston, . | 400 | 360 00 | 400 00 |
| st Ward Nat'l B'k, Boston, | 2,000 | 2,540 00 | 2,000 00 |
| anufacturers' N'l B'k, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| Hide & Leather B'k, Boston, | 500 | 600 00 | 500 00 |
| B'k of No. America, Boston, | 1,100 | 1,210 00 | 1,100 00 |
| 'l Webster Bank, Boston, . | 2,500 | 2,300 00 | 2,500 00 |
| th National Bank, Boston, . | 1,000 | 1,100 00 | 1,000 00 |
| mont Nat'l Bank, Boston, . | 3,000 | 2,850 00 | 3,000 00 |
| st National Bank, Chelsea, | 1,000 | 1,100 00 | 1,000 00 |
| nklin Co. N'l B'k, Greenfield, | 3,300 | 3,630 00 | 3,300 00 |
| nge Nat'l Bank, Orange, . . | 10,000 | 15,000 00 | 10,000 00 |
| st Nat'l Bank, Springfield, . | 1,000 | 1,300 00 | 1,000 00 |
| rd Nat'l Bank, Springfield, | 1,000 | 1,300 00 | 1,000 00 |
| on Market National Bank, Watertown, | 300 | 360 00 | 300 00 |
| | \$37,900 | \$46,825 00 | \$37,900 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------|-----------------|----------------------------|--------------------|
| Albany R.R. 6s, | \$10,000 | \$10,200 00 | \$10,000 00 |
| g R.R. 5s, | 18,000 | 18,720 00 | 18,000 00 |
| | \$28,000 | \$28,920 00 | \$28,000 00 |

Orange Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|-------------|-------------|-------------|
| \$33,075 00 | 2 per cent. | \$540,088 50 | 5 per cent. | \$50,492 00 | 6 per cent. |
| 9,643 51 | 2½ “ | 10,000 00 | 5½ “ | 5,000 00 | 6½ “ |
| 20,975 00 | 4 “ | 33,025 00 | 5¾ “ | | |

| | |
|---|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, . | 286 |
| Aggregate amount of the same, | \$278,259 10 |
| Total number of loans upon real estate, | 283 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 38,849 83 |
| Times for the dividends fixed by the by-laws: February 1 and August 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 14,080 15 |
| year ending Oct. 31, 1893, } 2 per cent., { | 14,555 26 |
| Number of accounts opened during the year ending Oct. 31, 1893, . | 505 |
| Number of accounts closed during the year ending Oct. 31, 1893, . | 416 |
| Total number of open accounts Oct. 31, 1893, | 3,133 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,452 35 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 165,707 58 |
| Number of same, | 2,533 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 175,005 06 |
| Number of same, | 2,184 |
| Date of examination by commissioner: March 7. | |

PALMER SAVINGS BANK — PALMER.

Incorporated March 4, 1870. Present number of corporators, 54.

JAMES B. SHAW, *President.*

H. W. MCGREGORY, *Treasurer.*

WM. W. LEACH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ENOS CALKINS,

HENRY G. LOOMIS,

JAMES B. SHAW,

GEORGE MOORE,

T. D. POTTER,

C. E. GETCHELL,

E. G. HASTINGS.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$85,000 00 | Deposits, . . . | \$919,512 43 |
| Bank stock as per schedule, . | 39,500 00 | Guaranty fund, . | 34,000 00 |
| Loans on bank stock, . . . | 4,688 00 | Interest account, . | 5,119 47 |
| Railroad bonds as per schedule, . | 75,000 00 | Profit and loss account, | 7,648 30 |
| Real estate (for banking purposes), | 17,000 00 | | |
| Real estate by foreclosure, . | 2,628 32 | | |
| Loans on real estate, | 564,600 11 | | |
| Loans on personal security, . | 125,086 20 | | |
| Loans to counties, cities or towns (notes), | 23,300 00 | | |
| Loans on depositors' books, . | 636 00 | | |
| Deposits in banks, on interest, . | 25,976 99 | | |
| Expense account, | 814 13 | | |
| Cash on hand, | 2,052 45 | | |
| | \$966,280 20 | | \$966,280 20 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| Palmer National Bank, Palmer, | \$6,000 00 |
| City National Bank, Springfield, | 11,071 22 |
| Second National Bank, Springfield, | 5,000 00 |
| Springfield Safe Deposit and Trust Company, Springfield, | 3,906 77 |

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 43 shares Palmer National Bank, Palmer, | \$4,288 00 |
| On 5 shares Chapin National Bank, Springfield, | 400 00 |

Palmer Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|-----------------|----------------------------|--------------------|
| City of Boston, Mass., 4s, . . . | \$20,000 | \$20,500 00 | \$20,000 00 |
| of Bridgeport, Conn., 3½s, . . . | 10,000 | 9,500 00 | 10,000 00 |
| of Lynn, Mass., 3½s, . . . | 10,000 | 9,500 00 | 10,000 00 |
| of Malden, Mass., 4s, . . . | 10,000 | 10,100 00 | 10,000 00 |
| of Providence, R. I., 4s, . . . | 15,000 | 15,375 00 | 15,000 00 |
| of Canton, Ohio, 5s, . . . | 5,000 | 5,070 00 | 5,000 00 |
| of Worcester, Mass., 4s, . . . | 15,000 | 15,375 00 | 15,000 00 |
| | \$85,000 | \$85,420 00 | \$85,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---------------------------------|-----------------|----------------------------|--------------------|
| 23 | N'l B'k of Commerce, Boston, | \$2,300 | \$2,714 00 | \$2,800 00 |
| 50 | Eliot National Bank, Boston, . | 5,000 | 5,850 00 | 5,000 00 |
| 10 | N'l B'k of No. America, Boston, | 1,000 | 1,052 00 | 1,000 00 |
| 25 | State National Bank, Boston, . | 2,500 | 2,575 00 | 2,500 00 |
| 20 | Suffolk National Bank, Boston, | 2,000 | 2,000 00 | 2,000 00 |
| 10 | Brockton N'l Bank, Brockton, | 1,000 | 1,120 00 | 1,000 00 |
| 33 | Monson Nat'l Bank, Monson, . | 3,300 | 4,950 00 | 3,300 00 |
| 116 | Palmer National B'k, Palmer, | 11,600 | 17,400 00 | 11,600 00 |
| 51 | Agawam N'l B'k, Springfield, | 5,100 | 5,100 00 | 5,100 00 |
| 50 | Chapin N'l Bank, Springfield, | 5,000 | 7,000 00 | 5,000 00 |
| 7 | Ware National Bank, Ware, . | 700 | 770 00 | 700 00 |
| | | \$39,500 | \$50,531 00 | \$39,500 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| Boston & Maine R.R. 4s, . . . | \$20,000 | \$20,000 00 | \$20,000 00 |
| Concord & Montreal R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Eastern R.R. 6s, . . . | 10,000 | 11,700 00 | 10,000 00 |
| Fitchburg R.R. 4s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| Fitchburg R.R. 5s, . . . | 10,000 | 10,525 00 | 10,000 00 |
| Upper Coos R.R. 4½s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| | \$75,000 | \$77,425 00 | \$75,000 00 |

Palmer Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|--------------|-------------|--------------|-------------|
| \$2,000 00 | 2 per cent. | \$333,787 84 | 5 per cent. | \$306,873 44 | 6 per cent. |
| 14,976 99 | 4 " | 63,697 33 | 5½ " | 450 00 | 6½ " |
| 22,500 00 | 4½ " | | | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$17,000 00 |
| Estimated value of the same, | 17,000 00 |
| Assessed value of the same, | 10,400 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 2,628 32 |
| Assessed value of the same, | 2,400 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 358 |
| Aggregate amount of the same, | 379,236 25 |
| Total number of loans upon real estate, | 330 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 50,760 97 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 18,459 28 |
| year ending Oct. 31, 1893, } 2 per cent., { | 18,417 55 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 475 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 601 |
| Total number of open accounts Oct. 31, 1893, | 2,779 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,479 06 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 186,109 85 |
| Number of same, | 2,060 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 256,742 29 |
| Number of same, | 1,942 |
| Date of examination by commissioner: May 11. | |

PENTUCKET SAVINGS BANK—HAVERHILL.

Incorporated March 17, 1891. Present number of corporators, 20.

GEO. H. CARLETON, *President.*

CHAS. S. TITCOMB, *Treasurer.*

CHAS. S. TITCOMB, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. H. CARLETON,

J. W. VITTUM,

JOHN A. GALE,

OLIVER TAYLOR,

W. M. NICHOLS.

Open for business every business day, except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|--------------|------------------------------------|--------------|
| Public funds as per schedule, . . . | \$3,000 00 | Deposits, | \$128,658 70 |
| Loan on public funds, | 8,000 00 | Guaranty fund, | 421 00 |
| Bank stock as per schedule, | 3,000 00 | Interest account, | 764 59 |
| Loans on bank stock, | 4,000 00 | Profit and loss account, | 114 23 |
| Railroad bonds as per schedule, | 5,925 00 | | |
| Loans on real estate, | 72,253 43 | | |
| Loans on personal security, | 22,000 00 | | |
| Deposit in bank, on interest, | 10,230 65 | | |
| Deposit in bank, not on interest, | 2,806 23 | | |
| Expense account, | 78 00 | | |
| Premium account, | 473 71 | | |
| Furniture and fixtures, | 191 50 | | |
| | \$129,958 52 | | \$129,958 52 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|------------|
| Second National Bank, Haverhill, | \$2,806 23 |
| Beacon Trust Company, Boston, | 10,230 65* |

Loan on Public Funds :—

| | |
|---|--------------|
| On \$6,000 City of Providence, R. I., 4s, | } \$6,000 00 |
| On \$500 City of Chicago, Ill., 4s, | |

Loans on Bank Stock, amount on each :—

| | |
|--|------------|
| On 15 shares Amesbury National Bank, Amesbury, | \$1,600 00 |
| On 25 shares Second National Bank, Haverhill, | 2,600 00 |

* This amount has been reduced within the legal limit.

Pentucket Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|----------------|----------------------------|-------------------|
| City of Akron, Ohio, 5s, . . . | \$1,500 | \$1,510 00 | \$1,500 00 |
| of Sioux City, Iowa, 6s, . . . | 500 | 535 00 | 500 00 |
| of Taunton, Mass., 4s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| | \$3,000 | \$3,045 00 | \$3,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---------------------------------|----------------|----------------------------|-------------------|
| 10 | Everett Nat'l Bank, Boston, . | \$1,000 | \$920 00 | \$1,000 00 |
| 10 | State National Bank, Boston, . | 1,000 | 1,070 00 | 1,000 00 |
| 10 | First National Bank, Chelsea, . | 1,000 | 1,100 00 | 1,000 00 |
| | | \$3,000 | \$3,090 00 | \$3,000 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|----------------|----------------------------|-------------------|
| Fitchburg R.R. 5s, | \$2,000 | \$2,200 00 | \$2,000 00 |
| Upper Coos R.R. 4s, | 3,000 | 2,970 00 | 2,925 00 |
| Boston & Maine R.R. 7s, | 1,000 | 1,000 00 | 1,000 00 |
| | \$6,000 | \$6,170 00 | \$5,925 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|--------------|------------|-------------|
| \$10,230 65 | 4 per cent. | \$10,400 00 | 5½ per cent. | \$5,000 00 | 7 per cent. |
| 63,650 00 | 5 " | 25,203 43 | 6 " | | |

Pentucket Savings Bank — Concluded.

| | | |
|---|-----|-------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 41 | |
| Aggregate amount of the same, | | \$60, |
| Total number of loans upon real estate, | 43 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 5, |
| Times for the dividends fixed by the by-laws: first Wednesday in February and August. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 1, |
| year ending Oct. 31, 1893, | | 2, |
| Number of accounts opened during the year ending Oct. 31, 1893, | 309 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 188 | |
| Total number of open accounts Oct. 31, 1893, | 466 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 2 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 79,8 |
| Number of same, | 995 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 44,0 |
| Number of same, | 693 | |
| Date of examination by commissioner: May 23. | | |

PEOPLE'S SAVINGS BANK—HOLYOKE.

Incorporated March 19, 1886. Present number of corporators, 49.

WILLIAM SKINNER, *President.*

F. H. CHAMBERLIN, *Treasurer.*

A. L. GREEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM SKINNER,

JAMES H. NEWTON,

E. P. CLARK,

JOHN TILLEY,

F. F. PARTRIDGE.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|---------------------|-------------------------|---------------------|
| Bank stock as per schedule, . . . | \$5,000 00 | Deposits, . . . | \$388,474 24 |
| Loans on bank stock, . . . | 12,140 00 | Guaranty fund, . . . | 8,972 76 |
| Loans on real estate, . . . | 280,534 00 | Interest account, . . . | 5,378 38 |
| Loans on personal security, . . . | 98,428 50 | | |
| Deposit in bank, on interest, . . . | 5,276 59 | | |
| Furniture and fixtures, . . . | 900 00 | | |
| Cash on hand, . . . | 546 29 | | |
| | \$402,825 38 | | \$402,825 38 |

Cash on Deposit in Bank:—

Home National Bank, Holyoke, \$5,276 59

Loans on Bank Stock, amount on each:—

| | |
|---|----------|
| On 10 shares Home National Bank, Holyoke, | \$900 00 |
| On 11 shares Home National Bank, Holyoke, | 800 00 |
| On 20 shares Quinsigamond National Bank, Worcester, | 840 00 |
| On 10 shares First National Bank, Springfield, | 300 00 |
| On 3 shares Agawam National Bank, Springfield, | |
| On 5 shares Holyoke National Bank, Holyoke, | 500 00 |
| On 77 shares Franklin County National Bank, Greenfield, | 6,800 00 |
| On 24 shares Franklin County National Bank, Greenfield, | 2,000 00 |

People's Savings Bank, Holyoke—Concluded.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|-----------------------------|------------|-------------------------|------------------|
| 50 | Home Nat'l Bank, Holyoke, . | \$5,000 | \$5,850 00 | \$5,000 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------------------|------------------------|-------------|--------------|----------|-------------|
| \$5,276 59 342,307 50 | 4 per cent. 5 " | \$48,195 00 | 5½ per cent. | \$600 00 | 6 per cent. |

| | | |
|---|------------------|----------|
| Number of loans which are of an amount not exceeding \$3,000 each, . | 88 | |
| Aggregate amount of the same, | | \$139,19 |
| Total number of loans upon real estate, | 93 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 19,59 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | | 6,80 |
| year ending Oct. 31, 1893, | } 2 per cent., { | 7,19 |
| Number of accounts opened during the year ending Oct. 31, 1893, . | 356 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . | 318 | |
| Total number of open accounts Oct. 31, 1893, | 1,184 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,77 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 136,45 |
| Number of same, | 2,245 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 141,05 |
| Number of same, | 1,392 | |
| Date of examination by commissioner: April 8. | | |

PEOPLE'S SAVINGS BANK—WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 204.

SAMUEL R. HEYWOOD, *President.*

CHARLES M. BENT, *Treasurer.*

FREDERICK J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL R. HEYWOOD,

WARREN WILLIAMS,

AUGUSTUS N. CURRIER,

CALVIN FOSTER,

THOMAS M. ROGERS,

SAMUEL D. NYE,

EDWIN T. MARBLE.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . . | \$684,349 00 | Deposits, | \$6,474,003 06 |
| Bank stock as per schedule, . . | 854,375 00 | Guaranty fund, . . | 209,048 26 |
| Loans on bank stock, | 55,135 00 | Interest account, . . | 83,489 12 |
| Railroad bonds as per schedule, . . | 821,183 00 | Profit and loss account, | 2,927 42 |
| Loans on railroad stock, | 26,200 00 | Suspense account, . . | 810 40 |
| Real estate (for banking purposes), | 87,500 00 | | |
| Real estate by foreclosure, | 15,162 71 | | |
| Loans on real estate, | 3,406,276 81 | | |
| Loans on personal security, | 611,591 63 | | |
| Loans to counties, cities or towns (notes), | 30,350 00 | | |
| Loans on depositors' books, | 1,190 00 | | |
| Deposits in banks, on interest, . . | 151,009 58 | | |
| Deposit in bank, not on interest, . . | 5,000 00 | | |
| Expense account, | 3,245 82 | | |
| Rent account, | 263 52 | | |
| Cash on hand, | 7,446 19 | | |
| | \$6,770,278 26 | | \$6,770,278 26 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|-------------|
| National Bank of the Republic, Boston, | \$59,255 95 |
| Central National Bank, Worcester, | 91,753 68 |
| Citizens' National Bank, Worcester, | 5,000 00 |

People's Savings Bank, Worcester — Continued.

Loans on Bank Stock, amount on each :—

| | | |
|---|---|------------|
| On 5 shares Chicopee National Bank, Springfield, | } | \$1,000 00 |
| On 5 shares Hadley Falls National Bank, Holyoke, | | |
| On 10 shares Crocker National Bank, Turner's Falls, | | |
| On 7 shares First National Bank, Northampton, | | 650 00 |
| On 11 shares Hadley Falls National Bank, Holyoke, | | 1,000 00 |
| On 10 shares Crocker National Bank, Turner's Falls, | | 585 00 |
| On 5 shares Chicopee National Bank, Springfield, | | 500 00 |
| On 20 shares Central National Bank, Boston, | | 2,000 00 |
| On 400 shares First National Bank, Worcester, | | 40,000 00 |
| On 40 shares First National Bank, Westborough, | | 3,000 00 |
| On 21 shares Boston National Bank, Boston, | } | 5,000 00 |
| On 34 shares Haverhill National Bank, Haverhill, | | |
| On 10 shares Shawmut National Bank, Boston, | } | 1,300 00 |
| On 5 shares National Revere Bank, Boston, | | |

Loans on Railroad Stock, amount on each :—

| | |
|--|------------|
| On 10 shares Boston & Maine R.R., | \$1,200 00 |
| On 250 shares Boston & Maine R.R., | 25,000 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|--------------|----------------------------|------------------|
| Town of Attleborough, Mass., 4s, | \$13,000 00 | \$13,000 00 | \$13,000 00 |
| of Beverly, Mass., 4s, | 10,000 00 | 10,000 00 | 10,000 00 |
| of Dalton, Mass. (Fire Dis- trict), 4s, | 20,000 00 | 20,350 00 | 20,325 00 |
| of Holbrook, Mass., 4s, | 30,000 00 | 30,450 00 | 30,420 00 |
| of Westborough, Mass., 5s, | 2,000 00 | 2,220 00 | 2,000 00 |
| City of Boston, Mass., 4s, | 100,000 00 | 101,375 00 | 101,300 00 |
| of Cleveland, Ohio, 6s, | 16,000 00 | 16,632 50 | 16,500 00 |
| of Columbus, Ohio, 4s, | 35,000 00 | 33,950 00 | 35,000 00* |
| of Dayton, Ohio, 6s, | 21,000 00 | 22,887 50 | 22,687 00* |
| of Keene, N. H., 4s, | 10,000 00 | 10,000 00 | 10,000 00 |
| of Lynn, Mass., 4s, | 26,000 00 | 26,390 00 | 26,630 00 |
| of Milwaukee, Wis., 4s, | 81,000 00 | 81,000 00 | 81,000 00 |
| of Nashua, N. H., 4s, | 10,000 00 | 10,000 00 | 10,000 00 |
| of Norwich, Conn., 5s, | 19,000 00 | 21,562 50 | 21,408 00 |
| of Peoria, Ill., 4s, | 12,000 00 | 11,700 00 | 12,000 00 |
| of Providence, R. I., 5s, | 9,000 00 | 9,652 50 | 9,615 00 |
| of Scranton, Pa., 5s, | 5,000 00 | 5,287 50 | 5,000 00 |
| of Scranton, Pa., 6s, | 6,000 00 | 6,300 00 | 6,000 00 |
| of Springfield, Ohio, 5s, | 6,000 00 | 6,282 50 | 6,282 00 |
| of Springfield, Ohio, 6s, | 10,332 80 | 10,513 62 | 10,432 00 |
| of Worcester, Mass., 4s, | 200,000 00 | 204,750 00 | 204,470 00 |
| of Worcester, Mass., 5s, | 2,000 00 | 2,070 00 | 2,000 00 |
| of Holyoke, Mass., 4s, | 25,000 00 | 25,375 00 | 25,280 00 |
| of Waltham, Mass., 4s, | 13,000 00 | 13,195 00 | 13,000 00 |
| | \$681,332 80 | \$694,943 62 | \$694,349 00 |

* Legal investments when made.

People's Savings Bank, Worcester — Continued.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| as National Bank, Boston, . | \$10,500 | \$12,101 25 | \$12,100 00 |
| atlantic Nat'l Bank, Boston, . | 12,800 | 15,424 00 | 17,006 00 |
| ackstone Nat'l B'k, Boston, . | 15,900 | 14,349 75 | 15,900 00 |
| ston Nat'l Bank, Boston, . | 12,500 | 11,625 00 | 14,366 00 |
| B'k of Commerce, Boston, | 10,900 | 12,862 00 | 12,965 00 |
| lumbian Nat'l Bank, Boston, | 20,100 | 20,100 00 | 22,817 00 |
| ntinental N'l Bank, Boston, | 5,000 | 5,737 50 | 5,812 00 |
| tional Eagle Bank, Boston, | 13,000 | 12,350 00 | 13,000 00 |
| ot National Bank, Boston, . | 21,600 | 24,948 00 | 26,766 00 |
| erett Nat'l Bank, Boston, . | 4,400 | 4,037 00 | 4,400 00 |
| tional City Bank, Boston, . | 23,900 | 20,613 75 | 23,900 00 |
| t'l Exchange Bank, Boston, | 16,200 | 19,116 00 | 20,217 00 |
| eamen's Nat'l Bank, Boston, | 23,800 | 25,228 00 | 25,400 00 |
| obe National Bank, Boston, . | 21,700 | 20,018 25 | 21,700 00 |
| ilton Nat'l Bank, Boston, | 15,100 | 17,214 00 | 18,129 00 |
| Hide & Leather B'k, Boston, | 31,100 | 32,810 50 | 37,432 00 |
| anufacturers' National Bank, Boston, . | 14,900 | 14,900 00 | 14,900 00 |
| arket National Bank, Boston, | 23,700 | 21,804 00 | 23,700 00 |
| rchants' Nat'l Bank, Boston, | 11,000 | 16,087 50 | 14,943 00 |
| chanics' N'l Bank, Boston, . | 1,000 | 1,250 00 | 1,250 00 |
| B'k of No. America, Boston, | 14,100 | 14,840 25 | 15,840 00 |
| w England N'l B'k, Boston, | 6,500 | 10,302 50 | 9,586 00 |
| l Boston N'l Bank, Boston, | 20,500 | 20,295 00 | 23,935 00 |
| B'k of Redemption, Boston, | 14,900 | 13,699 50 | 19,419 00 |
| B'k of the Republic, Boston, | 40,100 | 59,147 50 | 56,084 00 |
| tional Revere B'k, Boston, . | 7,800 | 7,800 00 | 8,140 00 |
| ond National Bank, Boston, | 5,600 | 10,136 00 | 8,600 00 |
| awmut Nat'l Bank, Boston, | 5,900 | 6,608 00 | 7,075 00 |
| be & Leather N'l B'k, Boston, | 30,100 | 27,090 00 | 30,100 00 |
| te National Bank, Boston, . | 6,800 | 7,021 00 | 8,050 00 |
| olk Nat'l Bank, Boston, . | 20,000 | 18,400 00 | 21,853 00 |
| emont Nat'l Bank, Boston, . | 19,300 | 18,286 75 | 20,500 00 |
| tional Union Bank, Boston, . | 9,100 | 11,807 25 | 12,387 00 |
| ashington Nat'l B'k, Boston, | 14,500 | 14,536 25 | 17,305 00 |
| t'l Webster Bank, Boston, . | 7,000 | 6,440 00 | 7,000 00 |
| neuil Hall Nat'l B'k, Boston, | 3,100 | 3,720 00 | 4,150 00 |
| t'l Bank of the Common- wealth, Boston, | 11,500 | 14,403 75 | 15,450 00 |
| ylston Nat'l Bank, Boston, . | 5,300 | 6,525 00 | 6,625 00 |
| rth National Bank, Boston, | 6,900 | 7,521 00 | 9,000 00 |
| entral N'l Bank, Worcester, | 24,300 | 35,245 00 | 34,620 00 |
| izens' N'l Bank, Worcester, | 11,100 | 14,430 00 | 13,629 00 |
| y Nat'l Bank, Worcester, . | 26,000 | 36,400 00 | 32,500 00 |
| chanics' N'l B'k, Worcester, | 18,200 | 18,200 00 | 21,720 00 |
| insigamond National Bank, Worcester, | 30,000 | 37,500 00 | 35,984 00 |
| Worcester N'l B'k, Worcester, | 52,400 | 75,980 00 | 68,120 00 |
| | \$720,100 | \$823,911 25 | \$854,375 00 |

People's Savings Bank, Worcester — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|----------------------------|---------------------|
| Boston & Albany R.R. 5s, . . . | \$150,000 | \$160,875 00 | \$162,840 00 |
| Boston & Albany R.R. 6s, . . . | 35,000 | 35,875 00 | 35,630 00 |
| Boston, Barre & Gardner R.R. 6s, . | 2,000 | 2,085 00 | 2,000 00 |
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | 20,000 | 23,200 00 | 22,288 00 |
| Boston & Lowell R.R. 4s, | 4,000 | 4,000 00 | 4,000 00 |
| Boston & Lowell R.R. 4½s, | 25,000 | 26,000 00 | 25,994 00 |
| Boston & Lowell R.R. 6s, | 27,000 | 28,080 00 | 28,711 00 |
| Boston & Lowell R.R. 7s, | 1,000 | 1,000 00 | 1,000 00 |
| Boston & Maine R.R. 7s, | 53,000 | 53,265 00 | 53,000 00 |
| Cheshire R.R. 6s, | 29,500 | 30,942 50 | 30,700 00 |
| Eastern R.R. 6s, | 23,000 | 27,485 00 | 27,078 00 |
| Fitchburg R.R. 4s, | 25,000 | 25,000 00 | 23,500 00 |
| Fitchburg R.R. 4½s, | 25,000 | 25,312 50 | 25,000 00 |
| Fitchburg R.R. 5s, | 40,000 | 42,337 50 | 42,854 00 |
| Fitchburg R.R. 7s, | 10,000 | 10,125 00 | 10,000 00 |
| Leeds & Farmington R.R. 6s, . . . | 27,100 | 28,319 50 | 28,972 00 |
| Lowell & Lawrence R.R. 6s, . . . | 4,000 | 4,235 00 | 4,225 00 |
| Maine Central R.R. 7s, | 24,700 | 27,725 75 | 27,717 00 |
| Nashua & Rochester R.R. 5s, . . . | 27,000 | 27,000 00 | 27,000 00 |
| New Bedford R.R. 7s, | 10,000 | 10,125 00 | 10,000 00 |
| N. Y., Providence & Boston R.R. 7s, | 12,000 | 14,310 00 | 13,580 00 |
| Old Colony R.R. 4s, | 70,000 | 70,000 00 | 70,000 00 |
| Old Colony R.R. 6s, | 6,000 | 6,375 00 | 6,350 00 |
| Old Colony R.R. 7s, | 10,000 | 10,100 00 | 10,000 00 |
| Portland & Kennebec R.R. 6s, . . . | 24,000 | 24,660 00 | 24,693 00 |
| Portland & Ogdensburg R.R. 6s, . . | 5,000 | 5,562 50 | 5,466 00 |
| Providence & Worcester R.R. 6s, . . | 11,000 | 11,797 50 | 11,655 00 |
| Vermont & Massachusetts R.R. 5s, . | 50,000 | 53,875 00 | 53,792 00 |
| Vermont Valley R.R. 5s, | 10,000 | 11,200 00 | 11,138 00 |
| Worcester & Nashua R.R. 5s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 20,000 | 20,000 00 | 20,000 00 |
| | \$782,300 | \$822,867 75 | \$821,183 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|-------------|--------------|
| \$59,255 95 | 2½ per cent. | \$40,200 00 | 4½ per cent. | \$61,500 00 | 5½ per cent. |
| 86,753 63 | 3 " | 98,000 00 | 4½ " | 96,635 00 | 6 " |
| 5,000 00 | 4 " | 3,600,858 44 | 5 " | 1,600 00 | 6½ " |
| 5,000 00 | 4½ " | 226,650 00 | 5½ " | 300 00 | 7 " |

People's Savings Bank, Worcester — Concluded.

| | |
|---|--------------|
| Amount invested in real estate for banking purposes, | \$87,500 00 |
| Estimated value of the same, | 95,000 00 |
| Assessed value of the same, | 69,800 00 |
| Net income received from same during year ending Oct. 31, 1893, | 1,928 67 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 15,162 71 |
| Assessed value of the same, | 8,200 00 |
| Net income received from same during year ending Oct. 31, 1893, | 190 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 1,064 | |
| Aggregate amount of the same, | 1,447,210 16 |
| Total number of loans upon real estate, | 1,345 |
| Amount of investments from which no income is received, | 6,418 63 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 311,571 71 |
| Times for the dividends fixed by the by-laws: February 15 and August 15. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 119,842 14 |
| year ending Oct. 31, 1893, } 2 per cent., { | 122,271 49 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,190 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 2,115 |
| Total number of open accounts Oct. 31, 1893, | 14,879 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 14,417 03 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 1,006,045 10 |
| Number of same, | 13,843 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 1,052,535 64 |
| Number of same, | 13,067 |
| Date of examination by commissioner: October 5. | |

PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 40.

WILLIAM S. DANFORTH, *President*.

JOHN J. RUSSELL, *Treasurer*.

JAMES D. THURBER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

CHARLES S. DAVIS, WILLIAM S. DANFORTH,
CHARLES B. STODDARD, GEORGE E. MORTON,
JAMES MILLAR.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|-----------------------|---------------------|--------------------|
| Public funds as per schedule, . | \$252,000 00 | Deposits, . . . | \$2,273,499 |
| Bank stock as per schedule, . | 420,353 00 | Guaranty fund, . | 115,000 |
| Loans on bank stock, . . . | 9,800 00 | Interest account, . | 45,315 |
| Railroad bonds as per schedule, . | 250,000 00 | Profit and loss ac- | |
| Railroad notes, . . . | 120,000 00 | count, . . . | 15,875 |
| Real estate (for banking pur- | | Suspense account, . | 23 |
| poses), . . . | 37,401 24 | | |
| Real estate by foreclosure, . | 8,931 10 | | |
| Loans on real estate, . . . | 612,911 00 | | |
| Loans on personal security, . | 577,150 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), . . . | 122,850 00 | | |
| Deposits in banks, on interest, . | 34,020 31 | | |
| Cash on hand, . . . | 4,507 54 | | |
| | \$2,449,924 19 | | \$2,449,924 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|---------|
| National Bank of the Commonwealth, Boston, | \$7,225 |
| Old Colony National Bank, Plymouth, | 13,325 |
| Plymouth National Bank, Plymouth, | 13,465 |

Loans on Bank Stock, amount on each:—

| | |
|--|---------|
| On 15 shares Old Colony National Bank, Plymouth, | \$1,000 |
| On 63 shares Traders' National Bank, Boston, | 5,000 |
| On 9 shares Old Colony National Bank, Plymouth, | 900 |
| On 13 shares Plymouth National Bank, Plymouth, | 1,300 |
| On 13 shares Plymouth National Bank, Plymouth, | 1,600 |
| On 3 shares Old Colony National Bank, Plymouth, | 300 |

Plymouth Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------------|----------------------------|---------------------|
| Bangor. Me., 6s, . . . | \$6,000 | \$7,020 00 | \$6,000 00 |
| Brockton, Mass., 4s, . . . | 16,000 | 16,000 00 | 16,000 00 |
| Fall River, Mass., 6s, . . . | 10,000 | 11,100 00 | 10,000 00 |
| Holyoke, Mass, 6s, . . . | 50,000 | 55,500 00 | 50,000 00 |
| Lynn, Mass., 6s, . . . | 13,000 | 13,260 00 | 13,000 00 |
| New London, Conn., 7s, . . . | 50,000 | 57,500 00 | 50,000 00 |
| New Bedford, Mass., 7s, . . . | 10,000 | 12,300 00 | 10,000 00 |
| Rockford, Ill., 4½s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Belmont, Mass., 4½s, . . . | 28,000 | 28,560 00 | 28,000 00 |
| of West Springfield, Mass, 5s, . . . | 25,000 | 25,750 00 | 25,000 00 |
| Canton, Ohio, 5s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| Springfield, Ohio, 6s, . . . | 14,000 | 14,280 00 | 14,000 00 |
| | \$252,000 | \$271,270 00 | \$252,000 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Abington Nat'l B'k, Abington, . . . | \$700 | \$700 00 | \$687 00 |
| Atlantic Nat'l Bank, Boston, . . . | 4,100 | 4,920 00 | 4,100 00 |
| Atlas National Bank, Boston, . . . | 23,400 | 26,910 00 | 23,400 00 |
| Blackstone Nat'l Bank, Boston, . . . | 4,800 | 4,320 00 | 3,712 00 |
| Boston National Bank, Boston, . . . | 13,900 | 12,927 00 | 12,788 00 |
| Boylston Nat'l Bank, Boston, . . . | 7,000 | 8,750 00 | 7,000 00 |
| Columbian Nat'l B'k, Boston, . . . | 4,200 | 4,200 00 | 4,200 00 |
| Nat'l B'k of Commerce, Boston, . . . | 10,800 | 12,744 00 | 9,180 00 |
| National Bank of the Common- wealth, Boston, . . . | 20,000 | 25,000 00 | 18,500 00 |
| National Eagle Bank, Boston, . . . | 8,000 | 7,600 00 | 7,000 00 |
| Nat'l Exchange Bank, Boston, . . . | 10,600 | 12,508 00 | 10,600 00 |
| First Ward Nat'l Bank, Boston, . . . | 10,000 | 12,700 00 | 7,000 00 |
| Freeman's Nat'l Bank, Boston, . . . | 2,800 | 2,968 00 | 2,380 00 |
| Globe National Bank, Boston, . . . | 2,900 | 2,668 00 | 2,494 00 |
| Hamilton Nat'l Bank, Boston, . . . | 5,300 | 6,042 00 | 5,300 00 |
| Howard Nat'l Bank, Boston, . . . | 5,400 | 5,346 00 | 5,022 00 |
| Manufacturers' N'l B'k, Boston, . . . | 10,000 | 10,000 00 | 6,500 00 |
| Market Nat'l Bank, Boston, . . . | 12,800 | 11,776 00 | 10,240 00 |
| Massachusetts N'l B'k, Boston, . . . | 8,500 | 8,075 00 | 8,000 00 |
| Merchants' Nat'l Bank, Boston, . . . | 22,500 | 32,175 00 | 22,500 00 |
| New England N'l B'k, Boston, . . . | 8,600 | 13,502 00 | 8,600 00 |
| North National Bank, Boston, . . . | 900 | 981 00 | 900 00 |
| Nat'l B'k of No. America, Boston, . . . | 12,000 | 12,600 00 | 10,800 00 |
| Old Boston N'l Bank, Boston, . . . | 5,500 | 5,445 00 | 5,000 00 |
| Nat'l B'k of the Republic, Boston, . . . | 18,800 | 27,448 00 | 18,800 00 |

Plymouth Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested |
|----------------|---|------------|-------------------------|-----------------|
| 120 | Nat'l Revere Bank, Boston, . . | \$12,000 | \$12,000 00 | \$10,800 |
| 270 | Second National Bank, Boston, | 27,000 | 48,870 00 | 27,000 |
| 93 | Shawmut Nat'l Bank, Boston, | 9,300 | 10,416 00 | 8,950 |
| 130 | State National Bank, Boston, . | 13,000 | 13,260 00 | 13,000 |
| 62 | Suffolk Nat'l Bank, Boston, . . | 6,200 | 5,704 00 | 5,500 |
| 195 | Tremont Nat'l Bank, Boston, . . | 19,500 | 18,525 00 | 17,745 |
| 100 | National Union Bank, Boston, | 10,000 | 12,900 00 | 10,000 |
| 112 | Nat'l Webster Bank, Boston, . . | 11,200 | 10,304 00 | 10,080 |
| 60 | Brockton N'l Bank, Brockton, | 6,000 | 6,000 00 | 6,000 |
| 100 | Home Nat'l Bank, Brockton, . . | 10,000 | 10,000 00 | 9,000 |
| 60 | Hingham N'l B'k, Hingham, . . | 4,200 | 4,200 00 | 4,200 |
| 55 | Railroad Nat'l Bank, Lowell, . . | 5,500 | 6,875 00 | 4,675 |
| 262 | Old Colony N'l B'k, Plymouth, | 26,200 | 39,300 00 | 26,200 |
| 184 | Plymouth N'l Bank, Plymouth, | 18,400 | 22,080 00 | 18,400 |
| 100 | Third Nat'l Bank, Springfield, | 10,000 | 15,000 00 | 10,000 |
| 171 | Bristol County National Bank, Taunton, | 17,100 | 23,085 00 | 17,100 |
| 84 | National City Bank, Boston, . . | 8,400 | 7,224 00 | 7,000 |
| | | \$447,500 | \$538,048 00 | \$420,353 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested |
|------------------------------------|------------|-------------------------|-----------------|
| Boston & Lowell R.R. 4s, | \$50,000 | \$49,500 00 | \$50,000 |
| Conn. & Passumpsic Rivers R.R. 4s, | 30,000 | 30,000 00 | 30,000 |
| Fitchburg R.R. 4s, | 50,000 | 48,500 00 | 47,000 |
| Fitchburg R.R. 4½s, | 40,000 | 40,000 00 | 40,000 |
| Old Colony R.R. 4s, | 13,000 | 13,000 00 | 13,000 |
| Old Colony R.R. 6s, | 20,000 | 20,800 00 | 20,000 |
| Salem & Lowell R.R. 6s, | 25,000 | 26,750 00 | 25,000 |
| Upper Coos R.R. 4½s, | 25,000 | 25,000 00 | 25,000 |
| | \$253,000 | \$253,550 00 | \$250,000 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|--------------|-------------|
| \$34,020 31 | 2½ per cent. | \$54,750 00 | 4½ per cent. | \$221,331 00 | 6 per cent. |
| 45,250 00 | 4 " " | 556,205 00 | 5 " " | 2,375 00 | 6½ " " |
| 50 00 | 4½ " " | 220,000 00 | 5½ " " | 58,200 00 | 7 " " |
| 90,600 00 | 4¾ " " | 166,450 00 | 6¾ " " | 27,500 00 | 8 " " |

Plymouth Savings Bank — Concluded.

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$37,401 24 |
| Estimated value of the same, | 40,000 00 |
| Assessed value of the same, | 40,800 00 |
| Net income received from same during year ending Oct. 31, 1893, | 763 62 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 8,981 10 |
| Assessed value of the same, | 20,960 00 |
| Net income received from same during year ending Oct. 31, 1893, | 406 90 |
| Number of loans which are of an amount not exceeding \$3,000 each, 204 | |
| Aggregate amount of the same, | 243,261 00 |
| Total number of loans upon real estate, | 248 |
| Amount of investments from which no income is received, | 50 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 121,859 96 |
| Times for the dividends fixed by the by-laws: Monday preceding the first Tuesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2½ per cent., { | 54,323 14 |
| year ending Oct. 31, 1893, } 2½ per cent., { | 55,730 17 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 490 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 495 |
| Total number of open accounts Oct. 31, 1893, | 6,180 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 5,749 74 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 241,509 24 |
| Number of same, | 2,933 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 317,854 81 |
| Number of same, | 3,701 |
| Date of examination by commissioner: August 23. | |

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH

• Incorporated July 23, 1855. Present number of corporators, 54.

WILLIAM R. DREW, *President.*

WILLIAM W. BREWSTER, *Treasurer.*

WILLIAM W. BREWSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. W. BREWSTER,

EDWARD B. ATWOOD,

EVERETT F. SHERMAN,

WALTER L. BOYDEN,

THOMAS N. ELDRIDGE.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; also Saturday,
7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|--------------------|
| Public funds as per schedule, . . . | \$114,000 00 | Deposits, . . . | \$987,483 |
| Bank stock as per schedule, . . . | 57,900 00 | Guaranty fund, . . . | 40,810 |
| Loans on bank stock, . . . | 24,800 00 | Interest account, . . . | 14,071 |
| Railroad bonds as per schedule, . . . | 67,500 00 | Profit and loss account, . . . | 5,463 |
| Real estate (for banking purposes), . . . | 12,682 90 | | |
| Loans on real estate, . . . | 444,415 00 | | |
| Loans on personal security, . . . | 186,742 50 | | |
| Loans to counties, cities or towns (notes), . . . | 86,710 00 | | |
| Deposits in banks, on interest, . . . | 48,760 90 | | |
| Expense account, . . . | 1,681 63 | | |
| Suspense account, . . . | 165 11 | | |
| Cash on hand, . . . | 2,489 80 | | |
| | \$1,047,827 84 | | \$1,047,827 |

Cash on Deposit in Banks, amount in each : —

| | |
|--|----------|
| National Bank of the Commonwealth, Boston, | \$24,000 |
| Old Colony National Bank, Plymouth, | 11,750 |
| Plymouth National Bank, Plymouth, | 12,990 |

Plymouth Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

| | |
|---|-------------|
| On 180 shares Mechanics' National Bank, Boston, | \$18,000 00 |
| On 40 shares Whitman National Bank, Whitman, | 3,000 00 |
| On 15 shares Columbian National Bank, Boston, | 1,000 00 |
| On 18 shares Plymouth National Bank, Plymouth, | 1,500 00 |
| On 5 shares Old Colony National Bank, Plymouth, | 500 00 |
| On 6 shares Old Colony National Bank, Plymouth, | 450 00 |
| On 1 share Old Boston National Bank, Boston, | 350 00 |
| On 3 shares New England National Bank, Boston, | |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| City of Bangor, Me., 6s, | \$9,000 | \$10,125 00 | \$9,000 00 |
| of Bay City, Mich., 5s, | 5,000 | 5,300 00 | 5,000 00 |
| of Belfast, Me., 6s, | 2,000 | 2,130 00 | 2,000 00* |
| of Brockton, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| of Chicago, Ill., 4s, | 5,000 | 5,000 00 | 5,000 00 |
| of Cleveland, Ohio, 5s, | 5,000 | 5,250 00 | 5,000 00 |
| of Grand Rapids, Mich., 5s, | 5,000 | 5,000 00 | 5,000 00 |
| of Lewiston, Me., 6s, | 3,000 | 3,285 00 | 3,000 00 |
| of New Bedford, Mass., 7s, | 10,000 | 13,200 00 | 10,000 00 |
| of New London, Conn., 7s, | 12,000 | 13,800 00 | 12,000 00 |
| of Providence, R. I., 5s, | 1,000 | 1,065 00 | 1,000 00 |
| of Springfield, Mass., 6s, | 5,000 | 5,850 00 | 5,000 00 |
| Town of Methuen, Mass., 6s, | 3,000 | 3,060 00 | 3,000 00 |
| of Weymouth, Mass., 4s, | 15,000 | 15,000 00 | 15,000 00 |
| of Whitman, Mass., 4s, | 8,000 | 8,000 00 | 8,000 00 |
| District of Mansfield, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| State of New Hampshire 6s, | 1,000 | 1,061 00 | 1,000 00 |
| Town of Chicopee, Mass., 4s, | 5,000 | 5,000 00 | 5,000 00 |
| | \$114,000 | \$122,126 00 | \$114,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------|----------------------------|------------------|
| 25 | Atlas National Bank, Boston, | \$2,500 | \$2,875 00 | \$2,500 00 |
| 33 | Blackstone N'l Bank, Boston, | 3,300 | 2,970 00 | 3,300 00 |
| 15 | National City Bank, Boston, | 1,500 | 1,290 00 | 1,500 00 |
| 8 | N'l B'k of Commerce, Boston, | 800 | 944 00 | 800 00 |
| 100 | National Bank of the Commonwealth, Boston, | 10,000 | 12,500 00 | 10,000 00 |
| 18 | Nat'l Exchange Bank, Boston, | 1,800 | 2,124 00 | 1,800 00 |
| 21 | First Ward N'l B'k, Boston, | 2,100 | 2,667 00 | 2,100 00 |

Plymouth Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|------------------------------------|------------|-------------------------|------------------|
| 20 | Market Nat'l Bank, Boston, . | \$2,000 | \$1,840 00 | \$2,000 00 |
| 10 | Merchants' Nat'l Bank, Boston, . | 1,000 | 1,430 00 | 1,000 00 |
| 25 | Metropolitan N'l B'k, Boston, . | 2,500 | 2,425 00 | 2,500 00 |
| 6 | North National Bank, Boston, . | 600 | 654 00 | 600 00 |
| 15 | N'l B'k of the Republic, Boston, . | 1,500 | 2,205 00 | 1,500 00 |
| 15 | National Revere Bank, Boston, . | 1,500 | 1,500 00 | 1,500 00 |
| 5 | Shoe & Leather N'l Bk, Boston, . | 500 | 450 00 | 500 00 |
| 31 | Nat'l Webster Bank, Boston, . | 3,100 | 2,821 00 | 3,100 00 |
| 20 | Columbian Nat'l B'k, Boston, . | 2,000 | 2,000 00 | 2,000 00 |
| 14 | Freeman's Nat'l Bank, Boston, . | 1,400 | 1,484 00 | 1,400 00 |
| 27 | N'l B'k of Redemption, Boston, . | 2,700 | 3,375 00 | 2,700 00 |
| 20 | State National Bank, Boston, . | 2,000 | 2,060 00 | 2,000 00 |
| 20 | Brockton Nat'l B'k, Brockton, . | 2,000 | 2,300 00 | 2,000 00 |
| 45 | Plymouth N'l B'k, Plymouth, . | 4,500 | 5,265 00 | 4,500 00 |
| 76 | Old Colony N'l B'k, Plymouth, . | 7,600 | 12,540 00 | 7,600 00 |
| 10 | Third Nat'l Bank, Springfield, . | 1,000 | 1,750 00 | 1,000 00 |
| | | \$57,900 | \$69,469 00 | \$57,900 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$10,000 | \$9,900 00 | \$10,000 00 |
| Boston & Maine R.R. 7s, . . . | 500 | 500 00 | 500 00 |
| Cheshire R.R. 6s, | 4,000 | 4,130 00 | 4,000 00 |
| Concord & Montreal R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Eastern R.R. 6s, | 10,000 | 11,650 00 | 10,000 00 |
| Old Colony R.R. 4½s, | 10,000 | 10,250 00 | 10,000 00 |
| Old Colony R.R. 6s, | 6,000 | 6,270 00 | 6,000 00 |
| Old Colony R.R. 7s, | 2,000 | 2,010 00 | 2,000 00 |
| Maine Central R.R. 7s, | 5,000 | 6,750 00 | 5,000 00 |
| Upper Coos R.R. 4½s, | 10,000 | 10,000 00 | 10,000 00 |
| | \$67,500 | \$71,460 00 | \$67,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|-------------|--------------|
| \$48,760 90 | 2½ per cent. | \$30,000 00 | 4½ per cent. | \$41,047 50 | 5½ per cent. |
| 68,960 00 | 4 " " | 307,080 00 | 5 " " | 250,220 00 | 6 " " |
| 5,380 00 | 4½ " " | 40,000 00 | 5½ " " | | |

Plymouth Five Cents Savings Bank—Concluded.

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$12,682 90 |
| Estimated value of the same, | 12,000 00 |
| Assessed value of the same, | 12,800 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 381 | |
| Aggregate amount of the same, | 332,957 50 |
| Total number of loans upon real estate, | 369 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 50,555 66 |
| Times for the dividends fixed by the by-laws: second Tuesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 18,141 54 |
| year ending Oct. 31, 1893, } 2 per cent., { | 19,045 43 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 482 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 376 |
| Total number of open accounts Oct. 31, 1893, | 3,592 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 4,233 76 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 169,435 61 |
| Number of same, | 2,571 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 163,376 78 |
| Number of same, | 1,810 |
| Date of examination by commissioner: June 20. | |

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON—BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 122.

HENRY LEE, *President.*

C. J. MORRILL, *Treasurer.*

HENRY PARKMAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

| | |
|---------------------|-------------------|
| WILLIAM S. DEXTER, | AUGUSTUS LOWELL, |
| I. GOODWIN WHITNEY, | CHAS. U. COTTING, |
| LOUIS CURTIS, | C. W. AMORY, |
| R. H. STEVENSON, | HENRY WHITMAN, |
| HENRY PARKMAN. | |

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|------------------------|--------------------------------|------------------------|
| Public funds as per schedule, . . . | \$7,898,300 00 | Deposits, . . . | \$33,422,673 62 |
| Loans on public funds, . . . | 29,000 00 | Guaranty fund, . . . | 1,286,000 00 |
| Bank stock as per schedule, . . . | 1,286,800 00 | Interest account, . . . | 53,132 77 |
| Loans on bank stock, . . . | 227,500 00 | Profit and loss account, . . . | 299,298 02 |
| Railroad bonds as per schedule, . . . | 3,985,000 00 | Suspense account, . . . | 734 55 |
| Loan on railroad stock, . . . | 25,000 00 | | |
| Railroad notes, . . . | 100,000 00 | | |
| Real estate (for banking purposes), . . . | 80,000 00 | | |
| Loans on real estate, . . . | 10,532,187 00 | | |
| Loans on personal security, . . . | 9,279,500 00 | | |
| Loans to counties, cities or towns (notes), . . . | 662,835 00 | | |
| Deposits in banks, on interest, . . . | 859,763 54 | | |
| Expense account, . . . | 16,922 61 | | |
| Cash on hand, . . . | 62,030 81 | | |
| | \$35,041,838 96 | | \$35,041,838 96 |

Cash on Deposit in Banks, amount in each : —

| | |
|---|--------------|
| Merchants' National Bank, Boston, | \$228,640 91 |
| Third National Bank, Boston, | 370,779 17 |
| National Exchange Bank, Boston, | 57,634 82 |
| National Union Bank, Boston, | 102,369 04 |
| Old Boston National Bank, Boston, | 99,872 73 |
| National Webster Bank, Boston, | 566 87 |

Provident Institution for Savings, etc., Boston — Continued.

Loans on Public Funds, amount on each:—

| | |
|--|------------|
| On \$5,000 United States 4s, | \$5,000 00 |
| On \$24,000 City of New Bedford bonds, | 24,000 00 |
| On 10 shares Boston & Maine R.R., | |

Loans on Bank Stock, amount on each:—

| | |
|---|------------|
| On 25 shares Charles River National Bank, Cambridge, | \$4,500 00 |
| On 9 shares Lechmere National Bank, East Cambridge, | |
| On 11 shares National Exchange Bank, Boston, | |
| On 150 shares Merchants' National Bank, Boston, | 11,000 00 |
| On 189 shares National Bank of North America, Boston, | 16,000 00 |
| On 200 shares Merchants' National Bank, Boston, | 100,000 00 |
| On 200 shares Boston & Albany R.R., | |
| On 450 shares Old Colony Trust Company, Boston, | |
| On 250 shares Bay State Trust Company, Boston, | 30,000 00 |
| On 300 shares Old Colony Trust Company, Boston, | |
| On 167 shares Fourth National Bank, Boston, | |
| On 450 shares Fourth National Bank, Boston, | 50,000 00 |
| On 60 shares Broadway National Bank, Boston, | |

Loan on Railroad Stock:—

| | |
|---|-------------|
| On 306 shares Maine Central R.R., | \$25,000 00 |
|---|-------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Town of Beverly, Mass., 4s, | \$200,000 | \$200,000 00 | \$200,000 00 |
| of Burlington, Vt., 4s, | 100,000 | 98,000 00 | 100,000 00 |
| of Braintree, Mass., 4s, | 24,000 | 24,000 00 | 24,000 00 |
| of Cranston, R. I., 4s, | 50,000 | 49,500 00 | 50,000 00 |
| of Cumberland, R. I., 4s, | 90,000 | 89,100 00 | 90,000 00 |
| of Everett, Mass., 4s, | 50,000 | 50,000 00 | 50,000 00 |
| of Foxborough, Mass., 4s, | 55,000 | 55,000 00 | 55,000 00 |
| of Great Barrington, Mass., 4s, | 35,000 | 35,000 00 | 35,000 00 |
| of Grafton, Mass., 4s, | 64,000 | 64,000 00 | 64,000 00 |
| of Lincoln, R. I., 4s, | 95,000 | 93,100 00 | 95,000 00 |
| of Plymouth, Mass., 4s, | 58,800 | 58,800 00 | 58,800 00 |
| of St. Albans, Vt., 3½s, | 65,000 | 63,212 50 | 65,000 00 |
| of Ware, Mass., 4s, | 40,000 | 40,000 00 | 40,000 00 |
| of Wellesley, Mass., 4s, | 100,000 | 100,000 00 | 100,000 00 |
| of Westbrook, Me., 3½s, | 14,000 | 13,720 00 | 14,000 00 |
| City of Boston, Mass., 4s, | 3,448,000 | 3,498,477 50 | 3,448,000 00 |
| of Cambridge, Mass., 4s, | 100,000 | 100,500 00 | 100,000 00 |
| of Chelsea, Mass., 4s, | 131,000 | 132,310 00 | 131,000 00 |
| of Concord, N. H., 4s, | 211,000 | 211,000 00 | 211,000 00 |
| of Concord, N. H., 6s, | 8,500 | 8,500 00 | 8,500 00 |
| of Lowell, Mass., 4s, | 495,000 | 499,950 00 | 495,000 00 |

Provident Institution for Savings, etc., Boston — Continued

Detailed Statement of Public Funds — Concluded.

| | Par Value. | Estimated Market Value. | Amount |
|----------------------------------|--------------------|----------------------------|--------------------|
| City of Manchester, N. H., 4s, . | \$205,000 | \$206,025 00 | \$205,000 |
| of Manchester, N. H., 6s, . | 37,000 | 37,930 00 | 37,000 |
| of Meriden, Conn., 4s, . | 50,000 | 50,000 00 | 50,000 |
| of New Haven, Conn., 3½s, . | 79,000 | 77,815 00 | 79,000 |
| of New Haven, Conn., 4s, . | 275,000 | 275,000 00 | 275,000 |
| of North Adams, Mass., 3½s, . | 110,000 | 106,975 00 | 110,000 |
| of Pawtucket, R. I., 4s, . | 400,000 | 392,000 00 | 400,000 |
| of Providence, R. I., 4s, . | 250,000 | 256,250 00 | 250,000 |
| of Somerville, Mass., 4s, . | 108,000 | 108,000 00 | 108,000 |
| of Woonsocket, R. I., 4s, . | 300,000 | 298,500 00 | 300,000 |
| County of Grafton, N. H., 4s, . | 33,000 | 32,670 00 | 33,000 |
| of Strafford, N. H., 4s., . | 130,000 | 128,700 00 | 130,000 |
| City of Haverhill, Mass., 4s, . | 50,000 | 50,500 00 | 50,000 |
| of Holyoke, Mass., 4s, . | 25,000 | 25,000 00 | 25,000 |
| of New York, N. Y., 6s, . | 50,000 | 52,625 00 | 50,000 |
| of Rochester, N. Y., 4s, . | 160,000 | 160,000 00 | 160,000 |
| of Springfield, Mass., 4s, . | 100,000 | 101,000 00 | 100,000 |
| of Somerville, Mass., 4½s, . | 99,000 | 100,485 00 | 99,000 |
| | \$7,895,300 | \$7,943,645 00 | \$7,895,300 |

Detailed Statement of Bank Stocks.

| No. of Shares | | Par Value. | Estimated Market Value. | Amount |
|------------------|------------------------------------|------------|----------------------------|----------|
| 246 | Atlantic Nat'l Bank, Boston, . | \$24,600 | \$29,520 | \$24,600 |
| 675 | Atlas National Bank, Boston, . | 67,500 | 77,625 | 67,500 |
| 428 | Columbian Nat'l Bank, Boston, . | 42,800 | 42,800 | 42,800 |
| 75 | N'l B'k of Commerce, Boston, . | 7,500 | 8,850 | 7,500 |
| 668 | Continental Nat'l B'k, Boston, . | 66,800 | 77,154 | 66,800 |
| 315 | National City Bank, Boston, . | 31,500 | 26,775 | 31,500 |
| 592 | Hamilton Nat'l Bank, Boston, . | 59,200 | 67,488 | 59,200 |
| 225 | N'l Hide & Leather B'k, Boston, . | 22,500 | 23,850 | 22,500 |
| 225 | Massachusetts N'l B'k, Boston, . | 22,500 | 21,375 | 22,500 |
| 543 | Market National Bank, Boston, . | 54,300 | 49,956 | 54,300 |
| 1000 | Merchants' Nat'l Bank, Boston, . | 100,000 | 142,000 | 100,000 |
| 349 | New England N'l B'k, Boston, . | 34,900 | 54,095 | 34,900 |
| 524 | North National Bank, Boston, . | 52,400 | 57,116 | 52,400 |
| 350 | Old Boston N'l Bank, Boston, . | 35,000 | 34,650 | 35,000 |
| 150 | N'l B'k of the Republic, Boston, . | 15,000 | 22,125 | 15,000 |
| 332 | National Revere Bank, Boston, . | 33,200 | 33,200 | 33,200 |
| 848 | Second National Bank, Boston, . | 84,800 | 153,488 | 84,800 |
| 284 | Shawmut Nat'l Bank, Boston, . | 28,400 | 32,660 | 28,400 |
| 561 | State National Bank, Boston, . | 56,100 | 58,344 | 56,100 |
| 450 | Suffolk Nat'l Bank, Boston, . | 45,000 | 42,750 | 45,000 |

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---------------------------------|-------------|-------------------------|------------------|
| 500 | Shoe & Leather N'l B'k, Boston, | \$50,000 | \$45,000 | \$50,000 00 |
| 1000 | Tremont Nat'l Bank, Boston, | 100,000 | 98,000 | 100,000 00 |
| 312 | National Union Bank, Boston, | 31,200 | 39,000 | 31,200 00 |
| 1000 | Nat'l Webster Bank, Boston, . | 100,000 | 91,500 | 100,000 00 |
| 401 | Washington Nat'l B'k, Boston, | 40,100 | 40,100 | 40,100 00 |
| 450 | National Eagle Bank, Boston, . | 45,000 | 38,250 | 45,000 00 |
| 50 | First National Bank, Boston, . | 5,000 | 11,750 | 5,000 00 |
| 315 | Globe National Bank, Boston, . | 31,500 | 28,350 | 31,500 00 |
| | | \$1,286,800 | \$1,442,771 | \$1,286,800 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|-------------|-------------------------|------------------|
| Boston & Albany R.R. 6s, . . . | \$100,000 | \$102,500 00 | \$100,000 00 |
| Boston, Clinton & Fitchburg R.R. 5s, | 550,000 | 605,000 00 | 550,000 00 |
| Boston & Lowell R.R. 4s, . . . | 616,000 | 609,840 00 | 616,000 00 |
| Boston & Lowell R.R. 4½s, . . . | 20,000 | 20,500 00 | 20,000 00 |
| Boston & Maine R.R. 4s, . . . | 1,174,000 | 1,162,260 00 | 1,174,000 00 |
| Boston & Providence R.R. 4s, . . | 150,000 | 150,000 00 | 150,000 00 |
| Eastern R.R. 6s, | 265,000 | 308,725 00 | 265,000 00 |
| Fitchburg R.R. 5s, | 650,000 | 673,500 00 | 650,000 00 |
| Old Colony & Newport R.R. 4½s, . | 200,000 | 202,000 00 | 200,000 00 |
| Old Colony & Newport R.R. 6s, . . | 260,000 | 272,725 00 | 260,000 00 |
| | \$3,985,000 | \$4,107,050 00 | \$3,985,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|--------------|--------------|
| \$859,763 54 | 2½ per cent. | \$792,000 00 | 4½ per cent. | \$402,000 00 | 5½ per cent. |
| 210,485 00 | 3½ " | 2,915,575 00 | 5 " | 932,700 00 | 6 " |
| 5,190,162 00 | 4 " | 485,000 00 | 5½ " | 50,000 00 | 6½ " |
| 186,000 00 | 4½ " | 1,116,000 00 | 5½ " | 1,326,000 00 | 7 " |
| 7,246,100 00 | 4½ " | | | | |

Provident Institution for Savings, etc., Boston — Concluded.

| | |
|---|--------------|
| Amount invested in real estate for banking purposes, | \$80,000 00 |
| Estimated value of the same, | 460,000 00 |
| Assessed value of the same, | 460,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 1,710 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 50 |
| Aggregate amount of the same, | 109,555 00 |
| Total number of loans upon real estate, | 338 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 1,481,193 91 |
| Times for the dividends fixed by the by-laws: third Wednesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 624,761 92 |
| year ending Oct. 31, 1893, } 2 per cent., { | 637,546 17 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 10,282 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 9,177 |
| Total number of open accounts Oct. 31, 1893, | 88,913 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 51,210 38 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 5,698,478 93 |
| Number of same, | 79,619 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 6,609,147 55 |
| Number of same, | 71,962 |
| Date of examination by commissioners: November 1 and 2. | |

**PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS
OF SALISBURY AND AMESBURY—AMESBURY.**

Incorporated Feb. 28, 1828. Present number of corporators, 34.

AZOR O. WEBSTER, President.

ALFRED C. WEBSTER, Treasurer.

CHARLES L. ALLEN, Clerk of the Corporation.

Names of committee charged with the investment of its funds:

AZOR O. WEBSTER,

M. D. F. STEERN,

GEO. F. BAGLEY.

Open for business every business day, except Saturday, 9 A.M. to 12 M. ; 2 to 4 P.M. ;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$471,000 00 | Deposits, | \$2,272,420 44 |
| Bank stock as per schedule, . | 149,875 00 | Guaranty fund, . | 105,000 00 |
| Loans on bank stock, | 1,800 00 | Interest account, . | 126,476 43 |
| Railroad bonds as per schedule, . | 112,000 00 | | |
| Loan on railroad bonds, | 60,000 00 | | |
| Real estate (for banking purposes), | 5,000 00 | | |
| Loans on real estate, | 676,700 00 | | |
| Loans on personal security, | 758,300 00 | | |
| Loans to counties, cities or towns (notes), | 136,000 00 | | |
| Loans on depositors' books, | 200 00 | | |
| Deposits in banks, on interest, . . | 123,845 71 | | |
| Expense account, | 2,454 70 | | |
| Cash on hand, | 6,721 46 | | |
| | \$2,503,896 87 | | \$2,503,896 87 |

Cash on Deposit in Banks, amount in each : —

| | |
|--|-------------|
| Boston Safe Deposit and Trust Company, Boston, | \$53,739 43 |
| Powow River National Bank, Amesbury, | 70,106 28 |

Provident Institution for Savings, etc., Amesbury — Continued**Loans on Bank Stock, amount on each:—**

| | |
|--|------|
| On 5 shares Powow River National Bank, Amesbury, | \$50 |
| On 2 shares Powow River National Bank, Amesbury, | 20 |
| On 5 shares Powow River National Bank, Amesbury, | 50 |
| On 6 shares First National Bank, Merrimac, | 60 |

Loan on Railroad Bonds:—

| | |
|---|----------|
| On \$64,000 Boston & Maine R.R. 4s, | \$60,000 |
|---|----------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested |
|---------------------------------------|------------------|----------------------------|------------------|
| United States 6s, | \$20,000 | \$21,600 00 | \$20,000 |
| City of Bangor, Me., 6s, | 45,000 | 50,850 00 | 45,000 |
| of Cambridge, Mass., 6s, | 10,000 | 11,460 00 | 10,000 |
| of Chelsea, Mass., 4s, | 50,000 | 50,000 00 | 50,000 |
| of Chelsea, Mass., 6s, | 4,000 | 4,000 00 | 4,000 |
| of Cleveland, Ohio, 4s, | 40,000 | 40,000 00 | 40,000 |
| of Cambridge, Mass., 4s, | 30,000 | 30,000 00 | 30,000 |
| of Chicago, Ill., 4s, | 75,000 | 75,000 00 | 75,000 |
| of Des Moines, Iowa, 4½s, | 19,000 | 19,000 00 | 19,000 |
| of Fall River, Mass., 5s, | 10,000 | 11,000 00 | 10,000 |
| of Fall River, Mass., 6s, | 20,000 | 22,675 00 | 20,000 |
| of Holyoke, Mass., 6s, | 5,000 | 5,550 00 | 5,000 |
| of Lynn, Mass., 4s, | 30,000 | 30,000 00 | 30,000 |
| of Manchester, N. H., 6s, | 10,000 | 10,900 00 | 10,000 |
| of Marlborough, Mass., 4s, | 30,000 | 30,000 00 | 30,000 |
| of Newton, Mass., 6s, | 2,000 | 2,360 00 | 2,000 |
| of Portland, Me., 6s, | 30,000 | 34,500 00 | 30,000 |
| of Springfield, Mass., 6s, | 10,000 | 11,750 00 | 10,000 |
| of Fall River, Mass., 4s, | 20,000 | 20,000 00 | 20,000 |
| Town of Melrose, Mass., 4s, | 11,000 | 11,000 00 | 11,000 |
| | \$471,000 | \$491,645 00 | \$471,000 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested |
|-------------------|---|------------|----------------------------|-----------------|
| 120 | Powow River National Bank, Amesbury, | \$12,000 | \$17,400 00 | \$12,000 |
| 75 | Atlas National Bank, Boston, | 7,500 | 8,625 00 | 7,500 |
| 22 | Atlantic Nat'l Bank, Boston, | 2,200 | 2,640 00 | 2,200 |
| 60 | Blackstone Nat'l B'k, Boston, | 6,000 | 5,400 00 | 6,000 |
| 35 | Boylston Nat'l Bank, Boston, | 3,500 | 4,375 00 | 3,500 |
| 10 | National City Bank, Boston, | 1,000 | 860 00 | 1,000 |
| 35 | Columbian Nat'l B'k, Boston, | 3,500 | 3,500 00 | 3,500 |

ident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Bank Stocks — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|----------------------------|---------------------|
| Nat'l B'k of Commerce, Boston, | \$3,000 | \$3,510 00 | \$3,000 00 |
| National Bank of the Common- wealth, Boston, | 10,000 | 12,500 00 | 10,000 00 |
| National Eagle Bank, Boston, | 3,500 | 3,325 00 | 3,500 00 |
| First National Bank, Boston, | 4,200 | 4,830 00 | 4,200 00 |
| Nat'l Exchange Bank, Boston, | 5,000 | 5,900 00 | 5,000 00 |
| Beane Hall Nat'l B'k, Boston, | 2,600 | 3,120 00 | 2,600 00 |
| First National Bank, Boston, | 1,500 | 3,525 00 | 1,500 00 |
| First Ward Nat'l Bank, Boston, | 5,000 | 6,350 00 | 5,000 00 |
| Globe National Bank, Boston, | 2,500 | 2,300 00 | 2,500 00 |
| Nat'l Hide & Leather B'k, Boston, | 7,500 | 7,875 00 | 7,500 00 |
| Howard Nat'l Bank, Boston, | 4,000 | 4,000 00 | 4,000 00 |
| Merchants' Nat'l Bank, Boston, | 3,500 | 5,005 00 | 3,500 00 |
| New England Nat'l B'k, Boston, | 1,500 | 2,355 00 | 1,500 00 |
| Old Boston Nat'l Bank, Boston, | 2,100 | 2,079 00 | 2,100 00 |
| Nat'l B'k of Redemption, Boston, | 5,000 | 6,250 00 | 5,000 00 |
| Nat'l B'k of the Republic, Boston, | 8,000 | 11,680 00 | 8,000 00 |
| National Revere Bank, Boston, | 7,500 | 7,600 00 | 7,500 00 |
| Second Nat'l Bank, Boston, | 1,800 | 3,240 00 | 1,800 00 |
| Sawmut Nat'l Bank, Boston, | 4,900 | 5,488 00 | 4,900 00 |
| Shoe and Leather Nat'l Bank, Boston, | 2,500 | 2,250 00 | 2,500 00 |
| State National Bank, Boston, | 3,500 | 3,570 00 | 3,500 00 |
| Suffolk National Bank, Boston, | 5,700 | 5,244 00 | 5,700 00 |
| Tremont Nat'l Bank, Boston, | 4,900 | 4,606 00 | 4,900 00 |
| National Union Bank, Boston, | 2,500 | 3,225 00 | 2,500 00 |
| Nat'l Webster Bank, Boston, | 4,000 | 3,680 00 | 4,000 00 |
| Georgetown National Bank, Georgetown, | 2,500 | 2,500 00 | 2,500 00 |
| May State Nat'l Bank, Lawrence, | 3,375 | 4,387 00 | 3,375 00 |
| Railroad Nat'l Bank, Lowell, | 2,100 | 2,709 00 | 2,100 00 |
| | \$149,875 | \$175,803 00 | \$149,875 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|------------------|----------------------------|---------------------|
| & Lowell R.R. 4s, | \$30,000 | \$30,000 00 | \$30,000 00 |
| & Maine R.R. 4s, | 15,000 | 15,000 00 | 15,000 00 |
| R.R. 6s, | 42,000 | 48,300 00 | 42,000 00 |
| Arg R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| | \$112,000 | \$118,300 00 | \$112,000 00 |

Provident Institution for Savings, etc., Amesbury — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|-------------|-------------|--------------|
| \$53,739 43 | 2½ per cent. | \$418,500 00 | 5 per cent. | \$77,500 00 | 6½ per cent. |
| 20,106 28 | 3½ " | 100,000 00 | 5½ " | 101,900 00 | 7 " |
| 96,000 00 | 4 " | 242,800 00 | 5½ " | 500 00 | 7½ " |
| 133,500 00 | 4½ " | 30,000 00 | 5½ " | 20,000 00 | 8 " |
| 24,000 00 | 4½ " | 438,300 00 | 6 " | | |

| | |
|---|------------|
| Amount invested in real estate for banking purposes, | \$5,000 00 |
| Estimated value of the same, | 8,000 00 |
| Assessed value of the same, | 5,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 120 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 407 | |
| Aggregate amount of the same, | 353,200 00 |
| Total number of loans upon real estate, | 394 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 121,951 16 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 42,790 81 |
| year ending Oct. 31, 1893, } 2 per cent., { | 43,906 20 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 497 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 372 |
| Total number of open accounts Oct. 31, 1893, | 6,342 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 4,690 54 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 280,373 00 |
| Number of same, | 3,807 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 294,938 22 |
| Number of same, | 4,025 |
| Date of examination by commissioner: July 27. | |

QUINCY SAVINGS BANK—QUINCY.

Incorporated March 18, 1845. Present number of corporators, 45.

RUPERT F. CLAPLIN, *President.*

GEORGE L. GILL, *Treasurer.*

GEORGE L. GILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RUPERT F. CLAPLIN,

JOHN Q. A. FIELD,

EDWIN W. MARSH,

ELIAS A. PERKINS.

Open for business every business day, 8.30 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$112,000 00 | Deposits, . . . | \$1,763,990 31 |
| Bank stock as per schedule, . | 131,920 99 | Guaranty fund, . | 63,000 00 |
| Loans on bank stock, . . . | 21,000 00 | Interest account, . | 29,566 71 |
| Railroad bonds as per schedule, . | 129,000 00 | | |
| Real estate (for banking purposes), . . . | 18,000 00 | | |
| Real estate by foreclosure, . . . | 18,636 44 | | |
| Loans on real estate, . . . | 868,716 60 | | |
| Loans on personal security, . . . | 512,150 00 | | |
| Loans to counties, cities or towns (notes), . . . | 4,000 00 | | |
| Deposit in bank, on interest, . . | 29,969 30 | | |
| Expense account, . . . | 444 90 | | |
| Real Estate and Building Company stock,* . . . | 6,907 60 | | |
| Cash on hand, . . . | 3,810 29 | | |
| | <u>\$1,856,556 02</u> | | <u>\$1,856,556 02</u> |

* Taken to secure indebtedness.

Cash on Deposit in Bank :—

National Granite Bank, Quincy, \$29,969 30

Loans on Bank Stock, amount on each :—

On 67 shares National Mount Wollaston Bank, Quincy, \$5,700 00
 On 3 shares National Granite Bank, Quincy, 300 00
 On 150 shares Mechanics' National Bank, Boston, 15,000 00

Quincy Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount In |
|----------------------------------|------------------|----------------------------|------------------|
| Town of Pawtucket, R. I., 5s, . | \$5,000 | \$5,250 00 | \$5,000 |
| of Weymouth, Mass., 4s, . | 20,000 | 20,000 00 | 20,000 |
| City of Providence, R. I., 5s, . | 5,000 | 5,800 00 | 5,000 |
| of Somerville, Mass., 5s, . | 12,000 | 12,000 00 | 12,000 |
| of Waltham, Mass., 4s, . | 30,000 | 30,000 00 | 30,000 |
| Town of Randolph, Mass., 4s, . | 10,000 | 10,000 00 | 10,000 |
| of Orange, Mass., 4s, . | 8,000 | 8,000 00 | 8,000 |
| of Needham, Mass., 4s, . | 22,000 | 22,000 00 | 22,000 |
| | \$112,000 | \$112,550 00 | \$112,000 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value | Amount In |
|-------------------|----------------------------------|------------------|---------------------------|-----------------|
| 8 | Washington Nat'l B'k, Boston, | \$800 | \$800 00 | \$84 |
| 18 | N'l Hide & Leather B'k, Boston, | 1,800 | 1,890 00 | 1,83 |
| 17 | Eliot National Bank, Boston, . | 1,700 | 2,055 00 | 1,70 |
| 20 | Nat'l Exchange Bank, Boston, | 2,000 | 2,360 00 | 2,47 |
| 20 | Nat'l Webster Bank, Boston, . | 2,000 | 1,840 00 | 2,00 |
| 33 | Boston National Bank, Boston, | 3,300 | 3,069 00 | 3,33 |
| 62 | Atlas National Bank, Boston, | 6,200 | 7,130 00 | 6,90 |
| 25 | Merchants' Nat'l B'k, Boston, . | 2,500 | 3,080 00 | 2,65 |
| 26 | State National Bank, Boston, . | 2,600 | 2,652 00 | 2,80 |
| 30 | North Nat'l Bank, Boston, . | 3,000 | 3,270 00 | 3,45 |
| 67 | N'l B'k of No. America, Boston, | 6,700 | 7,035 00 | 6,92 |
| 75 | N'l B'k of the Republic, Boston, | 7,500 | 10,950 00 | 9,60 |
| 250 | Manufacturers' N'l B'k, Boston, | 25,000 | 25,000 00 | 25,65 |
| 18 | National Revere Bank, Boston, | 1,800 | 1,800 00 | 1,99 |
| 19 | National City Bank, Boston, . | 1,900 | 1,634 00 | 2,24 |
| 74 | Tremont Nat'l Bank, Boston, | 7,400 | 7,030 00 | 8,46 |
| 34 | Shoe & Leather N'l B'k, Boston, | 3,400 | 3,060 00 | 3,58 |
| 50 | New England N'l B'k, Boston, | 5,000 | 7,850 00 | 6,52 |
| 200 | Nat'l Granite Bank, Quincy, . | 20,000 | 27,000 00 | 23,79 |
| 133 | N'l Mt. Wollaston B'k, Quincy, | 13,300 | 16,625 00 | 15,11 |
| | | \$117,900 | \$136,130 00 | \$131,92 |

Quincy Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------|------------|-------------------------|------------------|
| & Lowell R.R. 4s, | \$25,000 | \$24,750 00 | \$25,000 00 |
| urg R.R. 5s, | 5,000 | 5,150 00 | 5,000 00 |
| lony R.R. 4s, | 10,000 | 9,800 00 | 10,000 00 |
| nt & Massachusetts R.R. 5s, . | 25,000 | 26,250 00 | 25,000 00 |
| urg R.R. 4s, | 44,000 | 42,680 00 | 44,000 00 |
| & Maine R.R. 4s, | 20,000 | 19,600 00 | 20,000 00 |
| | \$129,000 | \$128,230 00 | \$129,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| amt. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------|--------------|-------------|--------------|-------------|-------------|
| 99 30 | 2½ per cent. | \$33,500 00 | 5½ per cent. | \$41,995 00 | 7 per cent. |
| 00 00 | 4½ " | 25,000 00 | 5½ " | 1,000 00 | 7½ " |
| 00 00 | 4½ " | 95,425 00 | 5½ " | 1,600 00 | 7½ " |
| 25 00 | 5 " | 412,621 60 | 6 " | | |

| | |
|---|-------------|
| invested in real estate for banking purposes, | \$18,000 00 |
| ed value of the same, | 18,000 00 |
| t value of the same, | 11,000 00 |
| by books, of other real estate held or owned by foreclosure or ise, | 18,636 44 |
| d value of the same, | 32,900 00 |
| me received from same during year ending Oct. 31, 1893, . . . | 863 69 |
| of loans which are of an amount not exceeding \$3,000 each, . 320 | |
| te amount of the same, | 403,046 00 |
| mber of loans upon real estate, | 353 |
| of investments from which no income is received, | 6,907 50 |
| mount of interest or profits received or earned, as per books, dur- ar ending Oct. 31, 1893, | 87,856 79 |
| or the dividends fixed by the by-laws: first Tuesday in April and er. | |
| d amount of each semi-annual dividend during the } 2 per cent., { | 33,126 02 |
| nding Oct. 31, 1893, } 2 per cent., { | 33,146 08 |
| of accounts opened during the year ending Oct. 31, 1893, . . 803 | |
| of accounts closed during the year ending Oct. 31, 1893, . . 617 | |
| mber of open accounts Oct. 31, 1893, | 6,899 |
| penses of the corporation for the year ending Oct. 31, 1893 (ex- e of taxes), | 4,689 73 |
| of deposits, not including dividends, received during the year end- t. 31, 1893, | 398,448 25 |
| of same, | 6,212 |
| of withdrawals, including dividends, during the year ending Oct. 3, | 426,472 87 |
| of same, | 4,889 |
| examination by commissioners: February 2. | |

RANDOLPH SAVINGS BANK—RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 32.

J. WHITE BELCHER, *President*.

HIRAM C. ALDEN, *Treasurer*.

HIRAM C. ALDEN, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

CHARLES H. HOWARD,

CHAS. G. HATHAWAY,

GEORGE B. BRYANT,

J. WINSOR PRATT,

HIRAM C. ALDEN.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|-----------------------|---------------------|------------------|
| Public funds as per schedule, . | \$177,500 00 | Deposits, | \$1,114,3 |
| Bank stock as per schedule, . | 200,700 00 | Guaranty fund, . | 64,9 |
| Loans on bank stock, | 950 00 | Interest account, . | 14,1 |
| Railroad bonds as per schedule, | 173,000 00 | | |
| Loans on real estate, | 252,211 00 | | |
| Loans on personal security, . | 299,115 69 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 40,701 39 | | |
| Deposit in bank, not on interest, | 37,299 56 | | |
| Expense account, | 9 00 | | |
| Cash on hand, | 1,879 07 | | |
| | <u>\$1,183,365 61</u> | | <u>\$1,183,3</u> |

Cash on Deposit in Bank:—

Randolph National Bank, Randolph, \$37,2

Loan on Bank Stock:—

On 6 shares Randolph National Bank, Randolph, \$90

* The bank was notified that this loan exceeded the legal limit, and it has since been corre

Randolph Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------|------------|----------------------------|------------------|
| of Abington, Mass., 4s, . | \$7,000 | \$7,000 00 | \$7,000 00 |
| of Fort Fairfield, Me, 6s, . | 10,000 | 10,000 00 | 10,000 00 |
| of Randolph, Mass., 4s, . | 30,000 | 30,000 00 | 30,000 00 |
| of Rockland, Mass., 4s, . | 12,000 | 12,000 00 | 12,000 00 |
| of Rockingham, Vt., 4s, . | 1,000 | 980 00 | 1,000 00 |
| of South Abington, Mass., 4s, | 5,000 | 5,000 00 | 5,000 00 |
| of Winchester, Mass., 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| Brockton, Mass., 4s and 5s.. | 25,000 | 26,000 00 | 25,000 00 |
| Cleveland, Ohio, 4s, . | 18,000 | 18,000 00 | 18,000 00 |
| Dayton, Ohio, 4s, . | 25,000 | 24,500 00 | 25,000 00* |
| Lawrence, Mass., 6s, . | 14,500 | 14,862 00 | 14,500 00 |
| Pawtucket, R. I., 4s, . | 10,000 | 9,900 00 | 10,000 00 |
| Springfield, Mass., 7s, . | 15,000 | 16,895 00 | 15,000 00 |
| | \$177,500 | \$180,137 00 | \$177,500 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|----------------------------|------------------|
| atlantic Nat'l Bank, Boston, . | \$9,700 | \$11,689 00 | \$9,700 00 |
| atlas National Bank, Boston, . | 5,000 | 5,760 00 | 5,000 00 |
| blackstone Nat'l Bank, Boston, | 9,700 | 8,755 00 | 9,700 00 |
| central Nat'l Bank, Boston, . | 5,200 | 8,008 00 | 5,200 00 |
| l B'k of Commerce, Boston, | 6,600 | 7,788 00 | 6,600 00 |
| national City Bank, Boston, . | 5,000 | 4,300 00 | 5,000 00 |
| ational Bank of the Common- | | | |
| wealth, Boston, . | 12,600 | 15,782 00 | 12,600 00 |
| oston National Bank, Boston, | 5,000 | 4,650 00 | 5,000 00 |
| ontinental Nat'l B'k, Boston, . | 5,000 | 5,750 00 | 5,000 00 |
| ational Eagle Bank, Boston, . | 5,000 | 4,750 00 | 5,000 00 |
| liot National Bank, Boston, . | 2,000 | 2,320 00 | 2,000 00 |
| verett Nat'l Bank, Boston, . | 5,000 | 4,600 00 | 5,000 00 |
| at'l Exchange Bank, Boston, | 2,700 | 3,186 00 | 2,700 00 |
| reeman's Nat'l Bank, Boston, | 2,500 | 2,650 00 | 2,500 00 |
| amilton Nat'l B'k, Boston, . | 5,000 | 5,700 00 | 5,000 00 |
| 'l Hide & Leather B'k, Boston, | 10,000 | 10,600 00 | 10,000 00 |
| oward Nat'l Bank, Boston, . | 4,600 | 4,600 00 | 4,600 00 |
| anufacturers' N'l B'k, Boston, | 2,500 | 2,500 00 | 2,500 00 |
| arket Nat'l Bank, Boston, . | 5,000 | 4,600 00 | 5,000 00 |
| erchants' N'l Bank, Boston, . | 15,000 | 18,900 00 | 15,000 00 |
| etropolitan N'l B'k, Boston, | 800 | 784 00 | 800 00 |
| ew England N'l B'k, Boston, | 5,000 | 7,850 00 | 5,000 00 |
| orth National Bank, Boston, | 7,000 | 7,630 00 | 7,000 00 |

Randolph Savings Bank—Continued.*Detailed Statement of Bank Stocks—Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount In |
|----------------|---------------------------------|------------------|-------------------------|------------------|
| 50 | N'l B'k of No. America, Boston, | \$5,000 | \$5,250 00 | \$5,000 |
| 150 | N'l B'k of Redemption, Boston, | 15,000 | 18,900 00 | 15,000 |
| 30 | Shawmut Nat'l Bank, Boston, | 3,000 | 3,360 00 | 3,000 |
| 37 | National Revere Bank, Boston, | 3,700 | 3,700 00 | 3,700 |
| 46 | State National Bank, Boston, . | 4,600 | 4,738 00 | 4,600 |
| 25 | Third National Bank, Boston, | 2,500 | 2,250 00 | 2,500 |
| 25 | Tremont Nat'l Bank, Boston, . | 2,500 | 2,375 00 | 2,500 |
| 25 | National Union Bank, Boston, | 2,500 | 3,250 00 | 2,500 |
| 10 | Nat'l Webster Bank, Boston, . | 1,000 | 920 00 | 1,000 |
| 14 | Winthrop Nat'l Bank, Boston, | 1,400 | 1,624 00 | 1,400 |
| 50 | Home Nat'l Bank, Brockton, . | 5,000 | 9,500 00 | 5,000 |
| 97 | Central National Bank, Lynn, | 9,700 | 15,720 00 | 9,700 |
| 35 | National City Bank, Lynn, . | 3,500 | 6,650 00 | 3,500 |
| 16 | Blue Hill Nat'l Bank, Milton, | 1,600 | 1,696 00 | 1,600 |
| 25 | Taunton Nat'l Bank, Taunton, | 2,500 | 3,650 00 | 2,500 |
| 13 | Union Nat'l Bank, Weymouth, | 1,300 | 1,495 00 | 1,300 |
| | | \$200,700 | \$238,220 00 | \$200,700 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount In |
|-----------------------------------|------------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$5,000 | \$4,850 00 | \$5,000 |
| Boston & Maine R.R. 4s, . . . | 48,000 | 46,840 00 | 48,000 |
| Boston & Maine R.R. 7s, . . . | 10,000 | 10,000 00 | 10,000 |
| Concord & Montreal R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 |
| Fitchburg R.R. 4s, | 10,000 | 9,800 00 | 10,000 |
| Old Colony R.R. 4s, | 20,000 | 20,000 00 | 20,000 |
| Old Colony R.R. 6s, | 60,000 | 62,400 00 | 60,000 |
| Maine Central R.R. 7s, | 10,000 | 11,300 00 | 10,000 |
| | \$173,000 | \$174,990 00 | \$173,000 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|-------------|-------------|-------------|
| \$29,450 00 | 4 per cent. | \$243,787 39 | 5 per cent. | \$52,840 59 | 6 per cent. |
| 55,000 00 | 4½ " | 65,000 00 | 5½ " | 2,000 00 | 6½ " |
| 20,000 00 | 4½ " | 89,500 00 | 5½ " | 35,400 00 | 7 " |

Randolph Savings Bank — Concluded.

| | | |
|---|----------------------------------|------------------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 84 | |
| Aggregate amount of the same, | | \$80,326 59 |
| Total number of loans upon real estate, | 102 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 56,653 66 |
| Times for the dividends fixed by the by-laws: Friday preceding the first Saturday in April and October. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | 2 per cent., { 2 per cent., { | 21,257 27 21,888 66 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 298 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 262 | |
| Total number of open accounts Oct. 31, 1893, | 2,838 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,933 56 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 134,891 38 |
| Number of same, | 1,398 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 153,757 96 |
| Number of same, | 1,664 | |
| Date of examination by commissioner: April 11. | | |

ROCKLAND SAVINGS BANK—ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 43.

ELISHA T. HARVELL, *President.*

E. R. STUDLEY, *Treasurer.*

E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

E. T. HARVELL,

J. A. TORREY,

W. B. STUDLEY,

S. M. HOWES,

CHAS. W. TORREY.

Open for business every business day, except Monday, 9 A.M. to 12 M.; 1 to 4 P.M.;
also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|-----------------------------|---------------------|
| Public funds as per schedule, . | \$67,000 00 | Deposits, | \$818,274 78 |
| Bank stock as per schedule, . | 48,700 00 | Guaranty fund, | 30,500 00 |
| Loan on bank stock, | 700 00 | Interest account, | 22,080 15 |
| Railroad bonds as per schedule, . | 70,000 00 | Suspense account, | 61 53 |
| Real estate (for banking purposes), | 75,087 03 | | |
| Real estate by foreclosure, | 1,600 00 | | |
| Loans on real estate, | 406,210 00 | | |
| Loans on personal security, | 176,257 00 | | |
| Loans to counties, cities or towns (notes), | 19,000 00 | | |
| Loans on depositors' books, | 1,200 00 | | |
| Deposits in banks, on interest, | 4,432 52 | | |
| Expense account, | 493 88 | | |
| Tax account, | 69 83 | | |
| Cash on hand, | 175 20 | | |
| | \$870,916 46 | | \$870,916 46 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| First National Bank, Rockland, | \$4,407 89 |
| Boston Safe Deposit and Trust Company, Boston, | 24 63 |

Loan on Bank Stock:—

| | |
|---|----------|
| On 10 shares National Granite Bank, Quincy, | \$700 00 |
|---|----------|

Rockland Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|-----------------|----------------------------|--------------------|
| Bangor, Me., 6s, . . . | \$7,000 | \$7,890 00 | \$7,000 00 |
| Boston, Mass., 3½s, . . . | 10,000 | 9,500 00 | 10,000 00 |
| Chicago, Ill., 4s, . . . | 12,000 | 11,640 00 | 12,000 00 |
| Chicago, Ill., 7s, . . . | 2,000 | 2,240 00 | 2,000 00 |
| Cleveland, Ohio, 3.65s, . . . | 5,000 | 4,800 00 | 5,000 00 |
| Fall River, Mass., 6s, . . . | 4,000 | 4,720 00 | 4,000 00 |
| Middletown, Conn., 3.65s, . . . | 1,000 | 960 00 | 1,000 00 |
| Newburyport, Mass., 4s, . . . | 5,000 | 5,060 00 | 5,000 00 |
| New London, Conn., 4s, . . . | 4,000 | 4,000 00 | 4,000 00 |
| Framingham, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Orange, Mass., 4s, . . . | 4,000 | 4,000 00 | 4,000 00 |
| Rockland, Mass., 4s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| Weymouth, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Springfield, Ohio, 4½s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| | \$67,000 | \$67,750 00 | \$67,000 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-----------------|----------------------------|--------------------|
| Abington Nat'l B'k, Abington, . . . | \$1,200 | \$1,600 00 | \$1,200 00 |
| Continental N'l Bank, Boston, . . . | 4,200 | 4,809 00 | 4,200 00 |
| First National Bank, Boston, . . . | 1,000 | 1,150 00 | 1,000 00 |
| First Nat'l Bank, Boston, . . . | 1,500 | 1,320 00 | 1,500 00 |
| First National Bank, Boston, . . . | 2,500 | 2,375 00 | 2,500 00 |
| First Hide & Leather B'k, Boston, . . . | 4,500 | 4,725 00 | 4,500 00 |
| First Nat'l Bank, Boston, . . . | 6,700 | 6,633 00 | 6,700 00 |
| First Manufacturers' N'l B'k, Boston, . . . | 3,500 | 3,500 00 | 3,500 00 |
| First Metropolitan N'l Bank, Boston, . . . | 2,500 | 2,375 00 | 2,500 00 |
| First National Bank, Boston, . . . | 7,300 | 7,300 00 | 7,300 00 |
| First Nat'l Webster Bank, Boston, . . . | 2,000 | 1,800 00 | 2,000 00 |
| First Anthrop Nat'l Bank, Boston, . . . | 2,000 | 2,300 00 | 2,000 00 |
| First Nat'l Granite Bank, Quincy, . . . | 2,100 | 2,835 00 | 2,100 00 |
| First National Bank, Rockland, . . . | 6,200 | 6,400 00 | 6,200 00 |
| First Nat'l Bank, Weymouth, . . . | 1,500 | 1,725 00 | 1,500 00 |
| | \$48,700 | \$50,847 00 | \$48,700 00 |

Rockland Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$17,000 | \$16,950 00 | \$17,000 00 |
| Boston & Maine R.R. 4s, . . . | 5,000 | 4,900 00 | 5,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, . . . | 18,000 | 18,900 00 | 18,000 00 |
| Fitchburg R.R. 4s, . . . | 5,000 | 4,850 00 | 5,000 00 |
| Fitchburg R.R. 5s, . . . | 5,000 | 5,150 00 | 5,000 00 |
| Newport & Richford R.R. 5s, . . . | 5,000 | 5,150 00 | 5,000 00* |
| Upper Coos R.R. 4½s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| | \$70,000 | \$70,900 00 | \$70,000 00 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|--------------|-------------|-------------|
| \$4,432 52 | 2½ per cent. | \$63,850 00 | 5½ per cent. | \$15,200 00 | 7 per cent. |
| 4,000 00 | 4½ " | 388,292 00 | 6 " | 2,000 00 | 8 " |
| 120,025 00 | 5 " | 10,000 00 | 6½ " | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$75,067 03 |
| Estimated value of the same, | 70,000 00 |
| Assessed value of the same, | 56,200 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 175 81 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 1,600 00 |
| Assessed value of the same, | 2,275 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 10 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 628 | |
| Aggregate amount of the same, | 385,437 00 |
| Total number of loans upon real estate, | 550 |
| Amount of investments from which no income is received, | 100 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 44,010 50 |
| Times for the dividends fixed by the by-laws: first Tuesday in January and July. | |

Rockland Savings Bank — Concluded.

| | | |
|--|------------------|-------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$15,240 30 |
| year ending Oct. 31, 1893, | } 2 per cent., { | 15,996 62 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . | 634 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . . | 420 | |
| Total number of open accounts Oct. 31, 1893, | 3,181 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (ex- | | |
| clusive of taxes), | | 3,075 70 |
| Amount of deposits, not including dividends, received during the year | | |
| ending Oct. 31, 1893, | | 178,720 48 |
| Number of same, | 3,310 | |
| Amount of withdrawals, including dividends, during the year ending Oct. | | |
| 31, 1893, | | 191,691 44 |
| Number of same, | 2,571 | |
| Date of examination by commissioner : June 16. | | |

SALEM SAVINGS BANK—SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 161.

WILLIAM NORTHEY, *President.* CLARENCE MURPHY, *Clerk of the Corporation.*

Names of committees charged with the investment of its funds:

| | |
|------------------|-------------------|
| WILLIAM NORTHEY, | GEORGE R. HARRIS, |
| DAVID FINGEREE, | CHAS. S. REA, |
| WILLIAM G. WEBB, | GEORGE R. JEWETT. |

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . | \$2,622,100 00 | Deposits, | \$7,627,275 28 |
| Bank stock as per schedule, . | 581,450 00 | Guaranty fund, . | 370,000 00 |
| Loans on bank stock, | 31,800 00 | Profit and loss account, | 31,556 41 |
| Railroad bonds as per schedule, . | 640,200 00 | | |
| Loan on railroad bonds, | 800 00 | | |
| Railroad notes, | 250,000 00 | | |
| Real estate (for banking purposes), | 60,000 00 | | |
| Loans on real estate, | 1,294,970 00 | | |
| Loans on personal security, . . . | 1,891,000 00 | | |
| Loans to counties, cities or towns (notes), | 342,533 33 | | |
| Deposits in banks, on interest, . | 290,560 93 | | |
| Cash on hand, | 43,417 43 | | |
| | \$8,028,831 69 | | \$8,028,831 69 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|--------------|
| First National Bank, Boston, | \$136,968 13 |
| National Exchange Bank, Salem, | 32,194 20 |
| Asiatic National Bank, Salem, | 85,398 60 |
| Mercantile National Bank, Salem, | 16,000 00 |
| Salem National Bank, Salem, | 20,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|--|-------------|
| On 200 shares First National Bank, Chelsea, | \$17,000 00 |
| On 75 shares Metacomet National Bank, Fall River, | 5,000 00 |
| On 25 shares Metacomet National Bank, Fall River, | 5,000 00 |
| On 25 shares Fall River National Bank, Fall River, | |
| On 20 shares High Street Bank, Providence, R. I., | |

Salem Savings Bank — Continued.

| | | |
|--|---|------------|
| shares Rockport National Bank, Rockport, | } | \$1,200 00 |
| shares National Exchange Bank, Salem, | | |
| shares National Security Bank, Lynn, | | |
| shares Naumkeag National Bank, Salem, | } | 3,000 00 |
| shares Merchants' National Bank, Salem, | | |
| shares Naumkeag National Bank, Salem, | | 600 00 |

on Railroad Bonds:—

| | |
|--|----------|
| 1000 Providence & Worcester R.R. 6s, | \$800 00 |
|--|----------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| of Bangor, Me., 6s, | \$24,000 | \$28,080 00 | \$24,000 00 |
| of Bath, Me., 6s, | 6,000 | 6,060 00 | 6,000 00* |
| of Boston, Mass., 4s, | 50,000 | 50,250 00 | 50,000 00 |
| of Boston, Mass., 5s, | 142,000 | 157,355 00 | 142,000 00 |
| of Boston, Mass., 6s, | 56,000 | 56,165 00 | 56,000 00 |
| of Chicago, Ill., 6s, | 10,000 | 10,350 00 | 10,000 00 |
| of Chicago, Ill., 7s, | 78,000 | 81,875 00 | 78,000 00 |
| of Chelsea, Mass., 6s, | 8,000 | 8,040 00 | 8,000 00 |
| of Cleveland, Ohio, 3.65s, | 34,000 | 32,640 00 | 34,000 00 |
| of Cleveland, Ohio, 5s, | 1,000 | 1,017 50 | 1,000 00 |
| of Cleveland, Ohio, 6s, | 8,000 | 8,380 00 | 8,000 00 |
| of Cleveland, Ohio, 7s, | 43,000 | 43,692 50 | 43,000 00 |
| of Columbus, Ohio, 4s, | 100,000 | 96,800 00 | 100,000 00* |
| of Dayton, Ohio, 4s, | 100,000 | 97,500 00 | 100,000 00* |
| of Dayton, Ohio, 6s, | 45,000 | 46,350 00 | 45,000 00* |
| of Des Moines, Iowa, 4½s, | 100,000 | 100,000 00 | 100,000 00 |
| of Detroit, Mich., 7s, | 13,000 | 16,445 00 | 13,000 00 |
| of East Saginaw, Mich., 4s, | 14,000 | 13,860 00 | 14,000 00 |
| of East Saginaw, Mich., 5s, | 10,000 | 10,090 00 | 10,000 00 |
| of Fall River, Mass., 5s, | 10,000 | 10,050 00 | 10,000 00 |
| of Fall River, Mass., 6s, | 54,000 | 63,150 00 | 54,000 00 |
| of Fitchburg, Mass., 4s, | 149,000 | 149,500 00 | 149,000 00 |
| of Grand Rapids, Mich., 4½s, | 101,000 | 104,535 00 | 101,000 00 |
| of Holyoke, Mass., 6s, | 65,000 | 71,500 00 | 65,000 00 |
| of Hyde Park, Ill., 7s, | 22,000 | 22,580 00 | 22,000 00 |
| of Indianapolis, Ind., 7½s, | 4,000 | 4,065 00 | 4,000 00 |
| of Lynn, Mass., 6s, | 10,000 | 10,125 00 | 10,000 00 |
| of Lawrence, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| of Lawrence, Mass., 6s, | 68,000 | 70,002 50 | 68,000 00 |
| of Manchester, N. H., 6s, | 100,000 | 109,375 00 | 100,000 00 |
| of Middletown, Conn., 3.65s, | 5,000 | 4,675 00 | 5,000 00 |
| of Middletown, Conn., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Pawtucket, R. I., 4s, | 46,000 | 45,080 00 | 46,000 00 |
| of Pawtucket, R. I., 5s, | 10,000 | 10,250 00 | 10,000 00 |

* Legal investments when made.

Salem Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

| | Par Value. | Estimated Market Value. | Amount Inv. |
|---------------------------------|--------------------|-------------------------|--------------------|
| City of Peoria, Ill., 7s, . . . | \$5,000 | \$5,550 00 | \$5,000 |
| of Providence, R. I., 5s, . . | 235,000 | 249,100 00 | 235,000 |
| of Portsmouth, N. H., 4s, . . | 50,000 | 50,125 00 | 50,000 |
| of Salem, Mass., 4s, . . . | 150,000 | 150,180 00 | 150,000 |
| of Salem, Mass., 5s, . . . | 15,000 | 16,125 00 | 15,000 |
| of Saginaw, Mich., 4s, . . . | 10,000 | 9,900 00 | 10,000 |
| of Somerville, Mass., 4s, . . | 61,000 | 61,000 00 | 61,000 |
| of Springfield, Ohio, 5s, . . | 8,000 | 8,365 00 | 8,000 |
| of Springfield, Ohio, 6s, . . | 5,000 | 5,025 00 | 5,000 |
| of Terre Haute, Ind., 4½s, . . | 28,000 | 28,140 00 | 28,000 |
| of Waterville, Me., 4s, . . . | 50,000 | 49,500 00 | 50,000 |
| of Woburn, Mass., 4s, . . . | 18,900 | 18,900 00 | 18,900 |
| of Worcester, Mass., 4s, . . . | 50,000 | 51,000 00 | 50,000 |
| of Worcester, Mass., 4½s, . . | 50,000 | 52,250 00 | 50,000 |
| Town of Beverly, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 |
| of Chatham, Mass., 4½s, . . . | 4,000 | 4,120 00 | 4,000 |
| of Marblehead, Mass., 4s, . . | 39,000 | 39,000 00 | 39,000 |
| of Marblehead, Mass., 6s, . . | 22,000 | 22,715 00 | 22,000 |
| of Milford, Mass., 6s, . . . | 7,500 | 7,893 75 | 7,500 |
| of Marlborough, Mass., 4s, . . | 42,000 | 42,185 00 | 42,000 |
| of Norwood, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 |
| of South Norwalk, Conn., 4s, . | 52,000 | 52,000 00 | 52,000 |
| of Weymouth, Mass., 4s, . . . | 10,000 | 10,025 00 | 10,000 |
| of Wellesley, Mass., 4s, . . . | 6,000 | 6,000 00 | 6,000 |
| of Winchester, Mass., 4s, . . | 11,000 | 11,000 00 | 11,000 |
| of Winchester, Mass., 6s, . . | 35,000 | 36,050 00 | 35,000 |
| City of Akron, Ohio, 5s, . . . | 38,500 | 38,500 00 | 38,500 |
| of Haverhill, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 |
| of Pawtucket, R. I., 7s, . . . | 50,000 | 51,500 00 | 50,000 |
| of Youngstown, Ohio, 6s, . . | 23,200 | 24,708 00 | 23,200 |
| | \$2,622,100 | \$2,700,644 25 | \$2,622,100 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Inv. |
|----------------|---------------------------------|------------|-------------------------|-------------|
| 100 | Atlantic National B'k, Boston, | \$10,000 | \$12,050 00 | \$10,000 |
| 10 | Atlas National Bank, Boston, . | 1,000 | 1,150 00 | 1,000 |
| 73 | Blackstone Nat'l B'k, Boston, . | 7,300 | 6,570 00 | 7,300 |
| 25 | Boylston Nat'l Bank, Boston, . | 2,500 | 3,125 00 | 2,500 |
| 205 | National City Bank, Boston, . | 20,500 | 17,630 00 | 20,500 |
| 280 | Columbian Nat'l Bank, Boston, . | 28,000 | 28,000 00 | 28,000 |
| 502 | N'l B'k of Commerce, Boston, | 50,200 | 59,236 00 | 50,200 |

Salem Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|----------------------------|---------------------|
| National Bank of the Common- wealth, Boston, | \$10,000 | \$12,500 00 | \$10,000 00 |
| Freeman's Nat'l Bank, Boston, | 11,400 | 12,084 00 | 11,400 00 |
| Hamilton Nat'l Bank, Boston, | 12,000 | 13,680 00 | 12,000 00 |
| N'l Hide & Leather B'k, Boston, | 7,800 | 8,229 00 | 7,800 00 |
| Lincoln Nat'l Bank, Boston, | 6,600 | 6,534 00 | 6,600 00 |
| Merchants' N'l Bank, Boston, | 58,300 | 83,369 00 | 58,300 00 |
| North National Bank, Boston, | 30,000 | 32,700 00 | 30,000 00 |
| N'l B'k of Redemption, Boston, | 12,500 | 15,687 00 | 12,500 00 |
| N'l B'k of the Republic, Boston, | 16,500 | 24,337 00 | 16,500 00 |
| National Revere Bank, Boston, | 50,000 | 50,000 00 | 50,000 00 |
| Second National Bank, Boston, | 22,300 | 40,363 00 | 22,300 00 |
| Shawmut Nat'l Bank, Boston, | 7,500 | 8,400 00 | 7,500 00 |
| State National Bank, Boston, | 5,000 | 5,150 00 | 5,000 00 |
| Suffolk National Bank, Boston, | 10,000 | 9,250 00 | 10,000 00 |
| Tremont Nat'l Bank, Boston, | 20,000 | 18,800 00 | 20,000 00 |
| Winthrop N'l Bank, Boston, | 7,400 | 8,584 00 | 7,400 00 |
| Home Nat'l Bank, Brockton, | 10,000 | 15,000 00 | 10,000 00 |
| Beverly Nat'l Bank, Beverly, | 2,000 | 2,940 00 | 2,000 00 |
| First National Bank, Chelsea, | 15,000 | 15,038 00 | 15,000 00 |
| Marblehead National Bank, Marblehead, | 2,000 | 2,300 00 | 2,000 00 |
| National Grand Bank, Marble- head, | 4,500 | 5,175 00 | 4,500 00 |
| Asiatic National Bank, Salem, | 18,750 | 19,375 00 | 18,750 00 |
| First National Bank, Salem, | 13,400 | 15,410 00 | 13,400 00 |
| Mercantile N'l Bank, Salem, | 5,000 | 5,750 00 | 5,000 00 |
| Merchants' Nat'l Bank, Salem, | 47,500 | 61,750 00 | 47,500 00 |
| Sumkeag Nat'l Bank, Salem, | 10,000 | 12,500 00 | 10,000 00 |
| Salem National Bank, Salem, | 10,000 | 12,000 00 | 10,000 00 |
| National Exchange B'k, Salem, | 8,500 | 9,010 00 | 8,500 00 |
| National Union Bank, Boston, | 8,000 | 10,400 00 | 8,000 00 |
| | \$561,450 | \$664,076 00 | \$561,450 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Clinton, Fitchburg & New Bedford R.R. 5s, | \$25,000 | \$27,125 00 | \$25,000 00 |
| Portland & Maine R.R. 4s, | 50,000 | 48,700 00 | 50,000 00 |
| Providence & Worcester R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Winthrop & Shore R.R. 5s, | 30,000 | 30,600 00 | 30,000 00 |
| Montreal & Portland R.R. 4s, | 75,000 | 73,500 00 | 75,000 00 |

Salem Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

| | Par Value. | Estimated Market Value. | Amount In |
|---|------------------|----------------------------|------------------|
| Fitchburg R.R. 4s, | \$25,000 | \$24,000 00 | \$25,000 |
| Fitchburg R.R. 5s, | 96,000 | 98,690 00 | 96,000 |
| Fitchburg R.R. 7s, | 9,000 | 9,090 00 | 9,000 |
| Old Colony R.R. 4s, | 50,000 | 49,500 00 | 50,000 |
| Old Colony R.R. 4½s, | 20,000 | 20,200 00 | 20,000 |
| Portland & Kennebec R.R. 6s, . . | 52,200 | 53,244 00 | 52,200 |
| Portland & Ogdensburg R.R. 6s, . | 67,000 | 73,700 00 | 67,000 |
| Providence & Worcester R.R. 6s, . | 26,000 | 27,560 00 | 26,000 |
| Worcester, Nashua & Rochester R.R. 4s, | 25,000 | 24,250 00 | 25,000 |
| Maine Central R.R. 5s, | 5,000 | 5,350 00 | 5,000 |
| New Bedford R.R. 7s, | 35,000 | 35,350 00 | 35,000 |
| | \$640,200 | \$650,859 00 | \$640,200 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|--------------|--------------|
| \$254,560 93 | 2½ per cent. | \$7,000 00 | 4½ per cent. | \$209,150 00 | 5½ per cent. |
| 50,000 00 | 3½ " | 381,700 00 | 4½ " | 360,870 00 | 6 " |
| 60,000 00 | 3½ " | 175,000 00 | 4½ " | 45,000 00 | 6½ " |
| \$544,233 33 | 4 " | 1,680,150 00 | 5 " | 173,000 00 | 7 " |
| 6,000 00 | 4½ " | 155,000 00 | 5½ " | | |

| | |
|--|------|
| Amount invested in real estate for banking purposes, | \$60 |
| Estimated value of the same, | 75 |
| Assessed value of the same, | 60 |
| Net income received from same during year ending Oct. 31, 1893, . . | 3 |
| Number of loans which are of an amount not exceeding \$3,000 each, . | 212 |
| Aggregate amount of the same, | 283 |
| Total number of loans upon real estate, | 288 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 396 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | |

Salem Savings Bank — Concluded.

| | | |
|---|----------------|--------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$150,158 43 |
| year ending Oct. 31, 1893, | 2 per cent., { | 149,569 46 |
| Number of accounts opened during the year ending Oct. 31, 1893, | | 1,457 |
| Number of accounts closed during the year ending Oct. 31, 1893, | | 1,583 |
| Total number of open accounts Oct. 31, 1893, | | 17,341 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 14,131 15 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 792,815 01 |
| Number of same, | | 9,587 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 1,170,440 64 |
| Number of same, | | 11,408 |
| Date of examination by commissioner: August 22. | | |

SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated March 9, 1855. Present number of corporators, 177.

WILLIAM H. JELLEY, *President.*

JOHN S. WILLIAMS, *Treas.*

JOHN S. WILLIAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM H. JELLEY,

MATTHEW ROBSON,

JOHN P. PRABODY,

HENRY A. HALE,

WILLIAM R. COLBY.

Open for business every business day, 8.45 A.M. to 1.15 P.M.; Saturdays, for deposit only, from 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|----------------|
| Public funds as per schedule, . . . | \$809,000 00 | Deposits, . . . | \$4,103 |
| Loans on public funds, . . . | 47,400 00 | Guaranty fund, . . . | 212 |
| Bank stock as per schedule, . . . | 565,500 00 | Profit and loss account, . . . | 92 |
| Loans on bank stock, . . . | 30,900 00 | | |
| Railroad bonds as per schedule, . . . | 378,700 00 | | |
| Loans on railroad stock, . . . | 82,500 00 | | |
| Railroad notes, . . . | 50,000 00 | | |
| Real estate by foreclosure, . . . | 5,400 00 | | |
| Loans on real estate, . . . | 1,104,455 00 | | |
| Loans on personal security, . . . | 1,183,000 00 | | |
| Loans to counties, cities or towns (notes), . . . | 90,870 90 | | |
| Deposits in banks, on interest, . . . | 59,502 32 | | |
| Furniture and fixtures, . . . | 7,500 00 | | |
| Cash on hand, . . . | 13,143 67 | | |
| | \$4,407,871 89 | | \$4,407 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------|
| Mercantile National Bank, Salem, | \$10, |
| Asiatic National Bank, Salem, | 10, |
| Merchants' National Bank, Salem, | 24, |
| Salem National Bank, Salem, | 15, |

Loans on Public Funds, amount on each:—

| | |
|--|----|
| On \$1,000 City of Cambridge, Mass., 4s, | \$ |
| On \$500 United States 4s, | |
| On \$40,000 City of Dayton, Ohio, 5s, | 40 |
| On \$6,000 City of Boston, Mass., 4s, | 6 |

* A legal loan when made.

Salem Five Cents Savings Bank — Continued.

Assets on Bank Stock, amount on each:—

| | |
|---|-------------|
| 10 shares Traders' National Bank, Boston, | \$10,000 00 |
| 10 shares North National Bank, Boston, | 5,500 00 |
| 10 shares National Exchange Bank, Boston, | |
| 10 shares Atlas National Bank, Boston, | |
| 10 shares National Revere Bank, Boston, | |
| 10 shares Third National Bank, Boston, | |
| 10 shares Winthrop National Bank, Boston, | |
| 10 shares Home National Bank, Brockton, | 15,000 00 |
| 10 shares First National Bank, Salem, | |
| 10 shares Mechanics' National Bank, Boston, | 400 00 |
| 10 shares First National Bank, Lynn, | |

Assets on Railroad Stock, amount on each:—

| | |
|---|-------------|
| 10 shares Boston & Maine R.R., | \$25,000 00 |
| 10 shares Boston & Maine R.R., | 22,500 00 |
| 10 shares Boston & Albany R.R., | 15,000 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| of Bangor, Me., 6s, | \$5,000 | \$5,240 00 | \$5,000 00 |
| of Chelsea, Mass., 6s, | 6,000 | 6,040 00 | 6,000 00 |
| of Chicago, Ill., 7s, | 28,000 | 29,510 00 | 28,000 00 |
| of Cleveland, Ohio, 4s, | 90,000 | 128,250 00 | 90,000 00 |
| of Cleveland, Ohio, 5s, | 29,000 | | 29,000 00 |
| of Cleveland, Ohio, 6s, | 1,000 | | 1,000 00 |
| of Cleveland, Ohio, 7s, | 7,000 | | 7,000 00 |
| of Dayton, Ohio, 4s, | 10,000 | 79,890 00 | 10,000 00* |
| of Dayton, Ohio, 5s, | 30,000 | | 30,000 00* |
| of Dayton, Ohio, 6s, | 37,000 | | 37,000 00* |
| of Fall River, Mass., 5s, | 10,000 | 44,160 00 | 10,000 00 |
| of Fall River, Mass., 6s, | 31,000 | | 31,000 00 |
| of Grand Rapids, Mich., 4½s, | 50,000 | 51,000 00 | 50,000 00 |
| of Gardiner, Me., 5s, | 10,000 | 10,250 00 | 10,000 00 |
| of Holyoke, Mass., 4s, | 75,000 | 75,000 00 | 75,000 00 |
| of Indianapolis, Ind., 7½s, | 26,000 | 26,760 00 | 26,000 00 |
| of Lewiston, Me., 5s, | 11,000 | 29,085 00 | 11,000 00 |
| of Lewiston, Me., 6s, | 16,000 | | 16,000 00 |
| of Lynn, Mass., 6s, | 20,000 | 20,800 00 | 20,000 00 |
| of Lawrence, Mass., 6s, | 39,000 | 39,390 00 | 39,000 00 |
| of Malden, Mass., 4s, | 16,400 | 16,400 00 | 16,400 00 |
| of Pawtucket, R. I., 5s, | 6,000 | 12,240 00 | 6,000 00 |
| of Pawtucket, R. I., 6s, | 6,000 | | 6,000 00 |
| of Somerville, Mass., 4s, | 35,000 | 45,100 00 | 35,000 00 |
| of Somerville, Mass., 5s, | 10,000 | | 10,000 00 |
| of Springfield, Mass., 7s, | 41,000 | 48,375 00 | 41,000 00 |
| of Springfield, Ohio, 5s, | 20,000 | 20,200 00 | 20,000 00 |
| of Waterbury, Conn., 7s, | 20,000 | 21,600 00 | 20,000 00 |

* Legal investments when made.

Salem Five Cents Savings Bank—Continued.

Detailed Statement of Public Funds—Concluded.

| | Par Value. | Estimated Market Value. | Amount Inv. |
|-------------------------------------|------------|-------------------------|-------------|
| City of Akron, Ohio, 5s, . . . | \$11,000 | \$11,020 00 | \$11,000 |
| of Bay City, Mich., 8s, . . . | 1,000 | 1,280 00 | 1,000 |
| of Brockton, Mass., 5s, . . . | 5,000 | 5,450 00 | 5,000 |
| Town of Brookline, Mass., 7s, . . . | 500 | 560 00 | 500 |
| City of Canton, Ohio, 5s, . . . | 25,000 | 25,500 00 | 25,000 |
| Town of Chicopee, Mass., 4½s, . . . | 6,000 | 6,060 00 | 6,000 |
| City of Dover, N. H., 4s, . . . | 20,000 | 20,000 00 | 20,000 |
| of New York, N. Y., 7s, . . . | 5,000 | 8,236 00 | 5,000 |
| of New York, N. Y., 6s, . . . | 2,100 | | 2,100 |
| of Salem, Mass., 6s, . . . | 3,000 | | 3,000 |
| of Salem, Mass., 4s, . . . | 30,000 | 33,225 00 | 30,000 |
| of Woburn, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 |
| of Youngstown, Ohio, 5s, . . . | 5,000 | 5,000 00 | 5,000 |
| | \$809,000 | \$835,571 00 | \$809,000 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Inv. |
|----------------|--|------------|-------------------------|-------------|
| 100 | Atlantic Nat'l Bank, Boston, . . | \$10,000 | \$12,000 00 | \$10,000 |
| 100 | Atlas National Bank, Boston, . . | 10,000 | 11,500 00 | 10,000 |
| 150 | Blackstone N'l Bank, Boston, . . | 15,000 | 13,500 00 | 15,000 |
| 80 | Boston National Bank, Boston, . . | 8,000 | 7,440 00 | 8,000 |
| 200 | Boylston Nat'l Bank, Boston, . . | 20,000 | 25,000 00 | 20,000 |
| 83 | National City Bank, Boston, . . | 8,300 | 7,138 00 | 8,300 |
| 150 | Columbian N'l Bank, Boston, . . | 15,000 | 15,000 00 | 15,000 |
| 165 | N'l B'k of Commerce, Boston, . . | 16,500 | 19,470 00 | 16,500 |
| 170 | National Bank of the Commonwealth, Boston, . . | 17,000 | 21,250 00 | 17,000 |
| 114 | Continental N'l Bank, Boston, . . | 11,400 | 12,996 00 | 11,400 |
| 100 | National Eagle Bank, Boston, . . | 10,000 | 9,500 00 | 10,000 |
| 133 | Eliot National Bank, Boston, . . | 13,300 | 15,295 00 | 13,300 |
| 73 | Everett National Bank, Boston, . . | 7,300 | 6,643 00 | 7,300 |
| 50 | Faneuil Hall N'l Bank, Boston, . . | 5,000 | 6,000 00 | 5,000 |
| 25 | First National Bank, Boston, . . | 2,500 | 5,925 00 | 2,500 |
| 91 | Freeman's Nat'l Bank, Boston, . . | 9,100 | 9,646 00 | 9,100 |
| 200 | Globe National Bank, Boston, . . | 20,000 | 18,400 00 | 20,000 |
| 70 | Hamilton Nat'l Bank, Boston, . . | 7,000 | 7,980 00 | 7,000 |
| 85 | N'l Hide & Leather B'k, Boston, . . | 8,500 | 8,925 00 | 8,500 |
| 97 | Howard Nat'l Bank, Boston, . . | 9,700 | 9,603 00 | 9,700 |
| 100 | Manufacturers' N'l B'k, Boston, . . | 10,000 | 10,000 00 | 10,000 |
| 22 | Market Nat'l Bank, Boston, . . | 2,200 | 2,024 00 | 2,200 |
| 135 | Massachusetts N'l B'k, Boston, . . | 13,500 | 12,825 00 | 13,500 |
| 333 | Merchants' Nat'l Bank, Boston, . . | 33,300 | 48,618 00 | 33,300 |
| 50 | Mt. Vernon Nat'l B'k, Boston, . . | 5,000 | 6,600 00 | 5,000 |

Salem Five Cents Savings Bank—Continued.*Detailed Statement of Bank Stocks—Concluded.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------------|----------------------------|---------------------|
| New England N'l B'k, Boston, | \$9,100 | \$14,378 00 | \$9,100 00 |
| North National Bank, Boston, | 20,000 | 21,800 00 | 20,000 00 |
| N'l B'k of No. America, Boston, | 11,700 | 12,285 00 | 11,700 00 |
| Old Boston Nat'l B'k, Boston, | 6,400 | 6,336 00 | 6,400 00 |
| N'l B'k of Redemption, Boston, | 2,000 | 2,500 00 | 2,000 00 |
| National Revere Bank, Boston, | 20,400 | 20,400 00 | 20,400 00 |
| Second Nat'l Bank, Boston, . | 7,500 | 13,575 00 | 7,500 00 |
| Shawmut Nat'l Bank, Boston, | 5,700 | 6,384 00 | 5,700 00 |
| Shoe & Leather N'l B'k, Boston, | 9,500 | 8,550 00 | 9,500 00 |
| State National Bank, Boston, . | 5,000 | 5,150 00 | 5,000 00 |
| Suffolk Nat'l Bank, Boston, . | 7,500 | 6,900 00 | 7,500 00 |
| Third National Bank, Boston, | 30,000 | 26,100 00 | 30,000 00 |
| Tremont Nat'l Bank, Boston, . | 10,000 | 9,400 00 | 10,000 00 |
| National Union Bank, Boston, | 6,900 | 8,901 00 | 6,900 00 |
| Nat'l Webster Bank, Boston, . | 5,000 | 4,550 00 | 5,000 00 |
| Winthrop Nat'l Bank, Boston, | 3,600 | 4,176 00 | 3,600 00 |
| Lincoln Nat'l Bank, Boston, . | 4,000 | 3,960 00 | 4,000 00 |
| First National Bank, Chelsea, . | 6,000 | 6,015 00 | 6,000 00 |
| Asiatic National Bank, Salem, | 13,800 | 14,260 00 | 13,800 00 |
| Nat'l Exchange Bank, Salem, | 10,000 | 10,600 00 | 10,000 00 |
| First National Bank, Salem, . | 2,500 | 2,875 00 | 2,500 00 |
| Mercantile Nat'l Bank, Salem, | 19,400 | 22,310 00 | 19,400 00 |
| Merchants' Nat'l Bank, Salem, | 10,900 | 14,170 00 | 10,900 00 |
| Naumkeag Nat'l Bank, Salem, | 25,000 | 31,250 00 | 25,000 00 |
| Salem National Bank, Salem, . | 26,000 | 31,200 00 | 26,000 00 |
| | \$565,500 | \$631,303 00 | \$565,500 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------|------------------|----------------------------|---------------------|
| a & Lowell R.R. 4s, . . . | \$80,000 | \$80,000 00 | \$80,000 00 |
| rd & Montreal R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| n R.R. 6s, | 10,700 | 12,519 00 | 10,700 00 |
| urg R.R. 4s, | 25,000 | 24,250 00 | 25,000 00 |
| urg R.R. 4½s, | 100,000 | 100,000 00 | 100,000 00 |
| & Farmington R.R. 6s, . . . | 25,000 | 25,750 00 | 25,000 00 |
| Bedford R.R. 7s, | 11,000 | 11,110 00 | 11,000 00 |
| olony R.R. 4½s, | 25,000 | 25,500 00 | 25,000 00 |
| olony R.R. 6s, | 39,000 | 40,940 00 | 39,000 00 |
| olony R.R. 7s, | 3,000 | 3,015 00 | 3,000 00 |
| ence & Worcester R.R. 6s, . . | 50,000 | 53,000 00 | 50,000 00 |
| | \$378,700 | \$386,084 00 | \$378,700 00 |

Salem Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|----------------|-------------|-------------|--------------|
| \$34,502 32 | 3 per cent. | \$1,045,400 00 | 5 per cent. | \$19,800 00 | 6½ per cent. |
| 1,000 00 | 3½ " | 185,900 00 | 5½ " | 107,750 00 | 7 " |
| 133,500 00 | 4 " | 235,020 90 | 5½ " | 37,530 00 | 7½ " |
| 237,000 00 | 4½ " | 45,000 00 | 5½ " | 55,000 00 | 8 " |
| 260,000 00 | 4½ " | 231,425 00 | 6 " | | |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$5,400 00 |
| Assessed value of the same, | 3,450 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 266 27 |
| Number of loans which are of an amount not exceeding \$3,000 each, 226 | |
| Aggregate amount of the same, | 304,480 00 |
| Total number of loans upon real estate, | 290 |
| Amount of investments from which no income is received, | 500 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 213,696 87 |
| Times for the dividends fixed by the by-laws: February 1 and August 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 75,098 34 |
| year ending Oct. 31, 1893, } 2 per cent., { | 78,501 92 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,258 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,461 |
| Total number of open accounts Oct. 31, 1893, | 12,053 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 10,250 55 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 824,206 03 |
| Number of same, | 11,213 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 779,979 81 |
| Number of same, | 8,015 |
| Date of examination by commissioner: June 12. | |

Incorporated April 14, 1851. Present number of corporators, 149.
 JOHN N. PAINE, *President*. LEWIS NICKERSON, *Treasurer*.
 LEWIS NICKERSON, *Clerk of the Corporation*.

LYSANDER N. PAINE, LAUREN YOUNG,
ATKINS NICKERSON, A. L. PUTNAM,
JAMES A. SMALL.

BALANCE SHEET OCTOBER 31, 1898.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|----------------------------|---------------------|
| Funds as per schedule, . . . | \$47,500 00 | Deposits, | \$432,744 11 |
| public funds, | 500 00 | Guaranty fund, | 15,834 98 |
| Stock as per schedule, . . . | 94,240 84 | Profit and loss ac- | |
| bank stock, | 1,560 00 | count, | 7,598 63 |
| Bonds as per schedule, . . . | 25,787 50 | Surplus account, | 1,625 76 |
| State (for banking pur- | | | |
| pose), | 11,421 66 | | |
| State by foreclosure, | 29,725 00 | | |
| Real estate, | 175,946 44 | | |
| Personal security, | 41,166 65 | | |
| Counties, cities or towns | | | |
|), | 12,000 00 | | |
| Depositors' books, | 605 00 | | |
| in banks, on interest, . . | 13,736 11 | | |
| Furniture, | 1,975 00 | | |
| hand, | 1,640 28 | | |
| | \$457,803 48 | | \$457,803 48 |

| | |
|--|------------|
| 1 Revere Bank, Boston, | \$3,621 17 |
| 2 National Bank, Provincetown, | 10,114 94 |

| | |
|-------------------|---------|
| United States is. | 2500 00 |
|-------------------|---------|

| | |
|--|----------|
| ares Middleborough National Bank, Middleborough, | \$400 00 |
| ares First National Bank, Provincetown, | 360 00 |
| ares First Ward National Bank, Boston, | 800 00 |

Seamen's Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount In |
|-----------------------------------|-----------------|----------------------------|-----------------|
| City of Bangor, Me., 6s, . . . | \$2,000 | \$2,160 00 | \$2,000 |
| of Chicago, Ill., 7s, . . . | 1,000 | 1,110 00 | 1,000 |
| of Cleveland, Ohio, 4½s, . . . | 5,000 | 5,050 00 | 5,000 |
| of Cleveland, Ohio, 5s, . . . | 5,000 | 5,150 00 | 5,000 |
| of Dayton, Ohio, 5s, . . . | 3,000 | 3,060 00 | 3,000 |
| of Dubuque, Iowa, 5s, . . . | 3,000 | 3,135 00 | 3,000 |
| of Fall River, Mass., 6s, . . . | 2,000 | 2,060 00 | 2,000 |
| of Fort Wayne, Ind., 6s, . . . | 3,000 | 3,180 00 | 3,000 |
| of Grand Rapids, Mich., 5s, . . . | 5,000 | 5,000 00 | 5,000 |
| of Lewiston, Me., 5s, . . . | 1,000 | 1,030 00 | 1,000 |
| of Lewiston, Me., 6s, . . . | 2,000 | 2,200 00 | 2,000 |
| of Saginaw, Mich., 5s, . . . | 6,000 | 6,135 00 | 6,000 |
| of Sioux City, Iowa, 4½s, . . . | 3,000 | 3,000 00 | 3,000 |
| of Akron, Ohio, 5s, . . . | 6,500 | 6,602 50 | 6,500 |
| | \$47,500 | \$48,872 50 | \$47,500 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount In |
|-------------------|------------------------------------|-----------------|----------------------------|-----------------|
| 25 | Atlas National Bank, Boston, . | \$2,500 | \$2,887 50 | \$3,175 |
| 20 | Blackstone N'l Bank, Boston, . | 2,000 | 1,805 00 | 2,500 |
| 76 | Boston Nat'l Bank, Boston, . | 7,600 | 7,068 00 | 7,600 |
| 50 | Central Nat'l Bank, Boston, . | 5,000 | 7,687 50 | 7,887 50 |
| 15 | Continental N'l Bank, Boston, . | 1,500 | 1,721 25 | 1,875 |
| 50 | Eliot National Bank, Boston, . | 5,000 | 5,775 00 | 6,000 |
| 50 | Everett Nat'l Bank, Boston, . | 5,000 | 4,587 50 | 6,575 |
| 45 | Freeman's Nat'l Bank, Boston, . | 4,500 | 4,770 00 | 4,500 |
| 25 | Globe National Bank, Boston, . | 2,500 | 2,300 00 | 3,562 50 |
| 15 | Howard Nat'l Bank, Boston, . | 1,500 | 1,485 00 | 1,500 |
| 50 | Mt. Vernon N'l Bank, Boston, . | 5,000 | 6,606 25 | 6,250 |
| 25 | Manufacturers' N'l B'k, Boston, . | 2,500 | 2,500 00 | 2,875 |
| 10 | Market Nat'l Bank, Boston, . | 1,000 | 970 00 | 1,190 |
| 50 | N'l B'k of the Republic, Boston, . | 5,000 | 7,375 00 | 5,500 |
| 69 | Nat'l Revere Bank, Boston, . | 6,900 | 6,900 00 | 7,590 |
| 20 | Old Boston N'l Bank, Boston, . | 2,000 | 1,980 00 | 3,300 |
| 17 | Second Nat'l Bank, Boston, . | 1,700 | 3,077 00 | 1,700 |
| 26 | State National Bank, Boston, . | 2,600 | 2,684 50 | 2,600 |
| 30 | Suffolk Nat'l Bank, Boston, . | 3,000 | 2,775 00 | 4,180 |
| 45 | Tremont Nat'l Bank, Boston, . | 4,500 | 4,230 00 | 5,475 |
| 5 | Home Nat'l Bank, Brockton, . | 500 | 750 00 | 540 |
| 10 | Blue Hill Nat'l Bank, Milton, . | 1,000 | 1,057 50 | 1,000 |
| 54 | First N'l Bank, Provincetown, . | 5,400 | 7,560 00 | 6,825 |
| | | \$78,200 | \$88,552 00 | \$94,240 |

Seamen's Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|-----------------|-------------------------|--------------------|
| Boston, Revere Beach & Lynn R.R. 6s, | \$1,000 | \$1,050 00 | \$1,000 00 |
| Fitchburg R.R. 4s, | 5,000 | 4,850 00 | 4,787 50 |
| Fitchburg R.R. 5s, | 10,000 | 10,300 00 | 10,000 00 |
| Maine Central R.R. 4½s, | 2,000 | 2,040 00 | 2,000 00 |
| Maine Central R.R. 5s, | 2,000 | 2,100 00 | 2,000 00 |
| Vermont and Massachusetts R.R. 5s, | 6,000 | 6,300 00 | 6,000 00 |
| | \$26,000 | \$26,640 00 | \$25,787 50 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|------------|--------------|------------|--------------|
| \$13,736 11 | 2½ per cent. | \$4,000 00 | 5½ per cent. | \$5,530 00 | 6½ per cent. |
| 3,500 00 | 4½ “ | 32,900 00 | 5½ “ | 390 00 | 7 “ |
| 83,000 00 | 5 “ | 102,467 09 | 6 “ | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$11,421 66 |
| Estimated value of the same, | 11,421 66 |
| Assessed value of the same, | 8,450 00 |
| Net income received from same during year ending Oct. 31, 1893, | 328 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 29,725 00 |
| Assessed value of the same, | 21,598 00 |
| Net income received from same during year ending Oct. 31, 1893, | 1,156 77 |
| Number of loans which are of an amount not exceeding \$3,000 each, 184 | |
| Aggregate amount of the same, | 127,979 58 |
| Total number of loans upon real estate, | 126 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 23,064 93 |
| Times for the dividends fixed by the by-laws: Friday preceding third Monday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 7,522 93 |
| year ending Oct. 31, 1893, } 2 per cent., { | 7,972 24 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 270 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 207 |
| Total number of open accounts Oct. 31, 1893, | 1,909 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,830 76 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 111,104 12 |
| Number of same, | 1,353 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 101,229 95 |
| Number of same, | 1,396 |
| Date of examination by commissioner: July 7. | |

SECURITY SAVINGS BANK—WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 51.

L. M. HARRIS, *President.*

GEORGE L. HYDE, *Treasurer.*

LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

L. M. HARRIS,

A. N. WHITING,

HENRY O. SAWYER,

WILLIAM E. WALKER,

JOHN C. HASTINGS.

Open for business every business day, except Saturday, 8 to 11 A.M. ; 2 to 4 P.M. ;
Saturday, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|--------------------|------------------------------------|--------------------|
| Bank stock as per schedule, . . . | \$2,438 00 | Deposits, | \$29,946 62 |
| Loans on real estate, | 13,475 00 | Guaranty fund, | 176 59 |
| Loans on personal security, | 7,973 00 | Profit and loss account, | 515 89 |
| Loans to counties, cities or towns (notes), | 2,000 00 | | |
| Deposits in banks, on interest, | 4,719 17 | | |
| Expense account, | 1 50 | | |
| Cash on hand, | 32 43 | | |
| | \$30,639 10 | | \$30,639 10 |

Cash on Deposit in Banks, amount in each :—

| | |
|---|------------|
| Citizens' National Bank, Worcester, | \$3,719 17 |
| Safety Fund National Bank, Fitchburg, | 1,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|----------------|-------------------------|-------------------|
| 5 | State National Bank, Boston, | \$500 | \$515 00 | \$637 50 |
| 5 | N'l B'k of Commerce, Boston, | 500 | 590 00 | 647 50 |
| 2 | N'l B'k of Redemption, Boston, | 200 | 250 00 | 260 50 |
| 10 | National City Bank, Boston, | 1,000 | 860 00 | 902 50 |
| | | \$2,200 | \$2,215 00 | \$2,438 00 |

Security Savings Bank, West Boylston — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------------------|---------------------|------------------------|---------------------|-----------------------|--------------------|
| \$3,719 17 1,000 00 | 3 per cent. 4½ " | \$7,600 00 3,060 00 | 5 per cent. 5½ " | \$12,598 00 200 00 | 6 per cent. 8 " |

| | | |
|---|------------------------------|------------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 25 | |
| Aggregate amount of the same, | | \$19,948 00 |
| Total number of loans upon real estate, | 13 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 1,302 05 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | 2 per cent., 2 per cent., | 428 02 518 52 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 44 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 24 | |
| Total number of open accounts Oct. 31, 1893, | 164 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 75 65 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 11,878 29 |
| Number of same, | 197 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 6,802 22 |
| Number of same, | 91 | |
| Date of examination by commissioner: May 15. | | |

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 31.

F. A. BALL, President.

A. K. HAWKS, Treasurer.

HERBERT NEWELL, Clerk of the Corporation.

Names of committee charged with the investment of its funds :

A. W. WARD,

A. K. HAWKS,

F. R. PRATT.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . | \$304,000 00 | Deposits, . . . | \$882,470 14 |
| Bank stock as per schedule, . | 33,400 00 | Guaranty fund, . | 45,000 00 |
| Loans on bank stock, . | 8,285 00 | Profit and loss account, . . . | 14,969 57 |
| Railroad bonds as per schedule, . | 145,000 00 | | |
| Loan on railroad stock, . . . | 1,000 00 | | |
| Loans on real estate, . . . | 353,070 00 | | |
| Loans on personal security, . | 85,170 00 | | |
| Loans on depositors' books, . | 500 00 | | |
| Deposits in banks, on interest, . | 12,008 98 | | |
| Cash on hand, | 5 73 | | |
| | \$942,439 71 | | \$942,439 71 |

Cash on Deposit in Banks, amount in each :—

| | |
|---|------------|
| Conway National Bank, Conway, | \$2,008 98 |
| Pynchon National Bank, Springfield, | 5,000 00 |
| Holyoke National Bank, Holyoke, | 5,000 00 |

Loans on Bank Stock, amount on each :—

| | |
|--|----------|
| On 10 shares Shelburne Falls National Bank, Shelburne Falls, . . . | \$785 00 |
| On 4 shares Shelburne Falls National Bank, Shelburne Falls, . . . | 400 00 |
| On 7 shares Shelburne Falls National Bank, Shelburne Falls, . . . | 700 00 |
| On 5 shares Shelburne Falls National Bank, Shelburne Falls, . . . | 500 00 |
| On 20 shares Shelburne Falls National Bank, Shelburne Falls, . . . | 2,000 00 |

Shelburne Falls Savings Bank — Continued.

| | |
|--|------------|
| Shares Home National Bank, Holyoke, | \$2,000 00 |
| Shares Berkshire National Bank, North Adams, | 1,900 00 |
| Shares Holyoke National Bank, Holyoke, | |
| Shares Ware National Bank, Ware, | |
| Shares South End National Bank, Boston, | |

on Railroad Stock : —

| | |
|---|------------|
| Shares Vermont & Massachusetts R.R.,* | \$1,000 00 |
|---|------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| of Boston, Mass., 5s, | \$48,000 | \$53,100 00 | \$48,000 00 |
| of Fall River, Mass., 6s, | 10,000 | 11,700 00 | 10,000 00 |
| of Fitchburg, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Lynn, Mass., 5s, | 10,000 | 10,900 00 | 10,000 00 |
| of Lynn, Mass., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| of Milwaukee, Wis., 7s, | 10,000 | 10,300 00 | 10,000 00 |
| of New Bedford, Mass., 4s, | 15,000 | 15,000 00 | 15,000 00 |
| of Providence, R. I., 4s, | 10,000 | 10,200 00 | 10,000 00 |
| of Providence, R. I., 5s, | 69,000 | 75,500 00 | 69,000 00 |
| of Springfield, Ohio, 5s, | 12,000 | 12,300 00 | 12,000 00 |
| of Taunton, Mass., 4s, | 20,000 | 20,000 00 | 20,000 00 |
| of Woonsocket, R. I., 4s, | 10,000 | 10,000 00 | 10,000 00 |
| of Worcester, Mass., 4s, | 20,000 | 20,200 00 | 20,000 00 |
| of Pittsfield, Mass., 4s, | 30,000 | 30,000 00 | 30,000 00 |
| of Youngstown, Ohio, 5s, | 10,000 | 10,200 00 | 10,000 00 |
| | \$304,000 | \$319,400 00 | \$304,000 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| South End Nat'l Bank, Boston, | \$5,000 | \$4,250 00 | \$5,000 00 |
| Conway Nat'l Bank, Conway, | 4,600 | 5,300 00 | 4,600 00 |
| Adams N'l B'k, North Adams, | 5,000 | 6,000 00 | 5,000 00 |
| First N'l Bank, Northampton, | 5,000 | 5,750 00 | 5,000 00 |
| Shelburne Falls Nat'l Bank, | 13,800 | 17,000 00 | 13,800 00 |
| | \$33,400 | \$38,300 00 | \$33,400 00 |

The treasurer was notified that this was an illegal loan, and it has since been corrected.

Shelburne Falls Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------|----------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$20,000 | \$19,800 00 | \$20,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 9,600 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 40,000 | 41,000 00 | 40,000 00 |
| Maine Central R.R. 7s, | 15,000 | 19,500 00 | 15,000 00 |
| N. Y. & N. E. R.R. (terminal) 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 20,000 | 21,000 00 | 20,000 00 |
| Boston & Maine R.R. 4s, | 20,000 | 19,600 00 | 20,000 00 |
| Old Colony R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| | \$145,000 | \$150,500 00 | \$145,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------------------|---------------------|---------------------------|---------------------|------------|-------------|
| \$2,008 98 23,000 00 | 4 per cent. 4½ " | \$420,025 00 10,000 00 | 5 per cent. 5½ " | \$5,000 00 | 6 per cent. |

Number of loans which are of an amount not exceeding \$3,000 each, . 309
 Aggregate amount of the same, \$236,375 00
 Total number of loans upon real estate, 387
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 47,693 33
 Times for the dividends fixed by the by-laws: April 10 and October 10.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 16,822 50
 year ending Oct. 31, 1893, } 2 per cent., { 17,056 66
 Number of accounts opened during the year ending Oct. 31, 1893, . 423
 Number of accounts closed during the year ending Oct. 31, 1893, . 247
 Total number of open accounts Oct. 31, 1893, 3,613
 Total expenses of the corporation for the year ending Oct. 31, 1893 (ex-
 clusive of taxes), 1,993 26
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893, 148,196 92
 Number of same, 2,338
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1893, 159,361 23
 Number of same, 1,738
 Date of examination by commissioner: March 13.

SOMERVILLE SAVINGS BANK—SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 23.

A. PERRY, *President*. FREDERIC W. STONE, *Treasurer*.
FREDERIC W. STONE, *Clerk of the Corporation*.

Names of committees charged with the investment of its funds :

SILAS H. HOLLAND, ALBION A. PERRY,
J. WALTER SANBORN, PHILIP EBERLE,
WILLIAM VEAZIE.

business every business day, 10 A.M. to 1 P.M.; also Monday, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1898.

| ASSETS. | | LIABILITIES. | |
|---------------------------|--------------|---------------------|--------------|
| lands as per schedule, . | \$46,000 00 | Deposits, . . . | \$345,006 59 |
| public funds, . . . | 20,000 00 | Guaranty fund, . | 3,200 00 |
| stock as per schedule, . | 3,000 00 | Interest account, . | 6,473 66 |
| bank stock, | 5,000 00 | Profit and loss ac- | |
| bonds as per schedule, . | 9,992 60 | count, | 253 07 |
| real estate, | 224,250 00 | | |
| personal security, . . | 8,100 00 | | |
| counties, cities or towns | | | |
| | 10,000 00 | | |
| in banks, on interest, . | 23,538 35 | | |
| account, | 817 04 | | |
| account, | 3,042 42 | | |
| and fixtures, | 410 00 | | |
| land, | 783 01 | | |
| | <hr/> | | <hr/> |
| | \$354,933 32 | | \$354,933 32 |

Deposit in Banks, amount in each :—

National Bank, Boston, \$6,892 64
National Bank, Somerville, 9,560 37
Security Bank, Boston, 7,085 34

Somerville Savings Bank — Continued.

Loans on Public Funds, amount on each:—

| | |
|--|------|
| On \$3,000 City of Cambridge, Mass., 6s, | } \$ |
| On \$2,000 United States 4s, | } \$ |
| On \$8,000 City of Boston, Mass., 4s, | } \$ |
| On \$7,000 City of Boston, Mass., 4s, | } \$ |
| On \$1,000 Boston & Providence R.R. 4s, | } \$ |

Loan on Bank Stock:—

| | |
|--|----|
| On 50 shares Fourth National Bank, Boston, | \$ |
|--|----|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount |
|--|-----------------|----------------------------|--------------------|
| City of Bangor, Me., 6s, | \$2,000 | \$2,000 00 | \$2,000 00 |
| of Boston, Mass., 4s, | 5,000 | 5,100 00 | 5,100 00 |
| of Cambridge, Mass., 4s, | 1,000 | 1,005 00 | 1,005 00 |
| of Chicago, Ill., 7s, | 1,000 | 1,020 00 | 1,020 00 |
| of Cleveland, Ohio, 6s, | 1,000 | 1,065 00 | 1,065 00 |
| of Cleveland, Ohio, 7s, | 2,000 | 2,040 00 | 2,040 00 |
| of Dayton, Ohio, 5s, | 3,000 | 3,120 00 | 3,120 00 |
| of Fall River, Mass., 6s, | 1,000 | 1,160 00 | 1,160 00 |
| of Newburyport, Mass., 4s, | 2,000 | 2,000 00 | 2,000 00 |
| of New London, Conn., 4s, | 2,000 | 2,000 00 | 2,000 00 |
| of Newton, Mass., 4s, | 2,000 | 2,020 00 | 2,020 00 |
| of Sioux City, Iowa, 4½s, | 3,000 | 3,000 00 | 3,000 00 |
| of Sioux City, Iowa, 6s, | 2,000 | 2,000 00 | 2,000 00 |
| of Somerville, Mass., 4s, | 5,000 | 5,000 00 | 5,000 00 |
| of Somerville, Mass., 5s, | 3,000 | 3,080 00 | 3,080 00 |
| Town of Bedford, Mass., 4s, | 2,000 | 2,000 00 | 2,000 00 |
| of Everett, Mass., 4s, | 2,000 | 2,000 00 | 2,000 00 |
| of North Easton, Mass. (Village District), 4s, | 2,000 | 2,000 00 | 2,000 00 |
| of Wellesley, Mass., 5s, | 1,000 | 1,000 00 | 1,000 00 |
| County of Aroostook, Me., 4½s, | 3,000 | 3,030 00 | 3,030 00 |
| Town of Mansfield, Mass., 4s, | 1,000 | 1,000 00 | 1,000 00 |
| | \$46,000 | \$46,640 00 | \$46,640 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount |
|-------------------|--|----------------|----------------------------|-------------------|
| 20 | Market Nat'l Bank, Boston, | \$2,000 | \$1,840 00 | \$2,000 00 |
| 10 | Merchants' N'l Bank, Boston, | 1,000 | 1,430 00 | 1,000 00 |
| | | \$3,000 | \$3,270 00 | \$3,000 00 |

Somerville Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-----------------|-------------------------|-------------------|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | \$1,000 | \$1,080 00 | \$1,000 00 |
| Concord & Montreal R.R. 4s, | 1,000 | 980 00 | 1,000 00 |
| Maine Central R.R. 7s, | 4,000 | 4,800 00 | 4,000 00 |
| Vermont & Massachusetts R.R. 5s, | 1,000 | 1,050 00 | 1,000 00 |
| Fitchburg R.R. 4s, | 3,000 | 2,910 00 | 2,992 50 |
| | \$10,000 | \$10,820 00 | \$9,992 50 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------------------|---------------------------|---------------------------|-------------------------|-------------|-------------|
| \$16,453 01 7,086 34 | 2½ per cent. 3 " | \$192,285 00 38,715 00 | 5 per cent. 5½ " | \$36,350 00 | 6 per cent. |

Number of loans which are of an amount not exceeding \$3,000 each, 104
 Aggregate amount of the same, \$168,150 00
 Total number of loans upon real estate, 116
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 14,681 85
 Times for the dividends fixed by the by-laws: June 1 and December 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 4,730 26
 year ending Oct. 31, 1893, } 2 per cent., { 5,477 53
 Number of accounts opened during the year ending Oct. 31, 1893, . . 889
 Number of accounts closed during the year ending Oct. 31, 1893, . . 459
 Total number of open accounts Oct. 31, 1893, 2,060
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu-
 sive of taxes), 1,324 62
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893, 176,814 45
 Number of same, 4,266
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 119,844 02
 Number of same, 2,157
 Date of examination by commissioner: January 3.

SOUTH ADAMS SAVINGS BANK—ADAMS.

Incorporated May 1, 1869. Present number of corporators, 33.

J. C. CHALMERS, *President.*

H. H. WELLINGTON, *Treasurer.*

WILLIAM S. JENKS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL BURT,

A. J. BUCKLIN,

H. H. WELLINGTON,

N. H. BIXBY,

GEO. H. HOLDEN.

Open for business every business day, 9 A.M., to 12.30 P.M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$142,000 00 | Deposits, | \$653,429 84 |
| Loan on public funds, | 30,000 00 | Guaranty fund, . . | 34,000 00 |
| Bank stock as per schedule, . . | 65,200 00 | Interest account, . . | 4,748 85 |
| Railroad bonds as per schedule, . | 101,000 00 | Profit and loss account, | 8,891 39 |
| Loans on real estate, | 257,870 00 | | |
| Loans on personal security, . . . | 50,575 00 | | |
| Loans to counties, cities or towns (notes), | 11,300 00 | | |
| Deposits in banks, on interest, . . | 34,192 82 | | |
| Deposits in banks, not on interest, . | 95 33 | | |
| Expense account, | 590 81 | | |
| Insurance account, | 206 00 | | |
| Premium account, | 3,018 00 | | |
| Interest account, | 3,691 40 | | |
| Cash on hand, | 1,330 72 | | |
| | \$701,070 08 | | \$701,070 08 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| First National Bank, Adams, | \$29,192 82 |
| First National Bank, Easthampton, | 5,000 00 |
| First National Bank, Boston, | 42 78 |
| Third National Bank, Boston, | 52 55 |

Loan on Public Funds:—

| | |
|--|-------------|
| On \$30,000 Town of Adams bonds, | \$30,000 00 |
|--|-------------|

South Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------|------------------|----------------------------|---------------------|
| Cambridge, Mass., 6s, . | \$3,000 | \$3,098 20 | \$3,000 00 |
| Cleveland, Ohio, 5s, . | 2,000 | 2,090 00 | 2,000 00 |
| Cleveland, Ohio, 6s, . | 3,000 | 3,360 00 | 3,000 00 |
| Dayton, Ohio, 5s, . | 5,000 | 5,727 00 | 5,000 00* |
| Dayton, Ohio, 6s, . | 3,000 | 3,042 25 | 3,000 00* |
| East Saginaw, Mich., 5s, . | 1,000 | 1,075 00 | 1,000 00 |
| Fall River, Mass., 5s, . | 4,000 | 4,270 00 | 4,000 00 |
| Fall River, Mass., 6s, . | 6,000 | 6,709 00 | 6,000 00 |
| Lewiston, Me., 5s, . | 2,000 | 2,070 00 | 2,000 00 |
| Pawtucket, R. I., 4s, . | 5,000 | 5,055 00 | 5,000 00 |
| Providence, R. I., 5s, . | 7,000 | 7,892 50 | 7,000 00 |
| Springfield, Mass., 6s, . | 1,000 | 1,200 00 | 1,000 00 |
| Springfield, Ohio, 4½s, . | 2,000 | 2,150 00 | 2,000 00 |
| Springfield, Ohio, 5s, . | 8,000 | 8,682 50 | 8,000 00 |
| Somerville, Mass., 5s, . | 5,000 | 5,100 00 | 5,000 00 |
| Salem, Mass., 5s, . | 1,000 | 1,100 00 | 1,000 00 |
| Taunton, Mass., 6s, . | 1,000 | 1,060 00 | 1,000 00 |
| Worcester, Mass., 4s, . | 2,000 | 2,040 00 | 2,000 00 |
| Worcester, Mass., 5s, . | 5,000 | 5,536 00 | 5,000 00 |
| of Natick, Mass., 4s, . | 3,000 | 3,000 00 | 3,000 00 |
| of Brookline, Mass., 7s, . | 500 | 570 40 | 500 00 |
| t of Columbia 5s, . | 25,000 | 26,500 00 | 25,000 00 |
| of Columbia 6s, . | 2,500 | 2,900 00 | 2,500 00 |
| of Adams, Mass, 5s, . | 15,000 | 17,258 00 | 15,000 00 |
| of Boston, Mass., 4s, . | 20,000 | 20,416 00 | 20,000 00 |
| Boston, Mass., 5s, . | 3,000 | 3,342 00 | 3,000 00 |
| Boston, Mass., 6s, . | 2,000 | 2,350 00 | 2,000 00 |
| of Cleveland, Ohio, 4½s, . | 5,000 | 5,187 50 | 5,000 00 |
| | \$142,000 | \$152,776 85 | \$142,000 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| First National Bank, Adams, . | \$19,000 | \$28,500 00 | \$19,000 00 |
| Lincoln Nat'l Bank, Boston, . | 8,300 | 8,750 00 | 8,300 00 |
| Conway Nat'l Bank, Conway, . | 2,000 | 2,400 00 | 2,000 00 |
| First Nat'l Bank, Easthampton, | 5,000 | 7,000 00 | 5,000 00 |
| Franklin County Nat'l Bank, | | | |
| Greenfield, . | 1,600 | 1,600 00 | 1,600 00 |
| Lee National Bank, Lee, . | 2,500 | 3,500 00 | 2,500 00 |
| Lenox National Bank, Lenox, . | 1,000 | 1,200 00 | 1,000 00 |
| Adams Nat'l B'k, North Adams, | 3,500 | 4,500 00 | 3,500 00 |
| First Nat'l Bank, Newburyport, | 1,300 | 1,585 00 | 1,300 00 |

South Adams Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|-----------------|-------------------------|--------------------|
| 110 | Berkshire N'l B'k, No. Adams, | \$11,000 | \$11,000 00 | \$11,000 00 |
| 5 | Third Nat'l Bank, Pittsfield, . | 500 | 1,000 00 | 500 00 |
| 40 | First Nat'l Bank, Worcester, . | 4,000 | 7,500 00 | 4,000 00 |
| 25 | First Nat'l Bank, Woburn, . | 2,500 | 3,125 00 | 2,500 00 |
| 25 | Third National Bank, Boston, . | 2,500 | 2,400 00 | 2,500 00 |
| 5 | Williamstown National Bank, Williamstown, | 500 | 560 00 | 500 00 |
| | | \$65,200 | \$84,620 00 | \$65,200 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------------|-------------------------|---------------------|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | \$7,000 | \$7,857 50 | \$7,000 00 |
| Boston & Lowell R.R. 4s, | 8,000 | 8,000 00 | 8,000 00 |
| Boston & Lowell R.R. 5s, | 11,000 | 11,583 00 | 11,000 00 |
| Boston & Lowell R.R. 6s, | 1,000 | 1,056 00 | 1,000 00 |
| Boston & Maine R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| Fitchburg R.R. 4s, | 5,000 | 5,000 00 | 5,000 00 |
| Fitchburg R.R. 5s, | 6,000 | 6,346 10 | 6,000 00 |
| Leeds & Farmington R.R. 6s, | 5,000 | 5,280 00 | 5,000 00 |
| Maine Central R.R. 4½s, | 5,000 | 5,330 50 | 5,000 00 |
| Maine Central R.R. 5s, | 2,000 | 2,264 40 | 2,000 00 |
| Nashua & Rochester R.R. 5s, | 5,000 | 5,500 00 | 5,000 00 |
| Old Colony R.R. 4½s, | 1,000 | 1,044 00 | 1,000 00 |
| Old Colony R.R. 6s, | 9,000 | 9,628 00 | 9,000 00 |
| Penobscot Shore Line R.R. 4s, | 5,000 | 5,000 00 | 5,000 00 |
| Portland & Kennebec R.R. 6s, | 6,000 | 6,228 00 | 6,000 00 |
| Vermont & Massachusetts R.R. 5s, | 10,000 | 10,818 00 | 10,000 00 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 5,000 | 5,387 50 | 5,000 00 |
| | \$101,000 | \$106,323 00 | \$101,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|-------------|--------------|-------------|
| \$29,192 82 | 3½ per cent. | \$53,500 00 | 5 per cent. | \$263,595 00 | 6 per cent. |
| 5,000 00 | 4 " " | 2,500 00 | 5½ " " | 150 00 | 7 " " |

South Adams Savings Bank — Concluded.

| | | |
|---|----------------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 172 | |
| Aggregate amount of the same, | | \$145,945 00 |
| Total number of loans upon real estate, | 173 | |
| Amount of investments from which no income is received, | | 1,800 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 37,734 86 |
| Times for the dividends fixed by the by-laws: first Thursday in January and July. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | 2 per cent., { | 12,603 50 |
| | 2 per cent., { | 13,148 73 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 217 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 213 | |
| Total number of open accounts Oct. 31, 1893, | 1,967 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 2,288 29 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 110,871 38 |
| Number of same, | 1,596 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 134,805 27 |
| Number of same, | 1,322 | |
| Date of examination by commissioner: June 26. | | |

SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 65.

THOMAS HILLS, *President.*

EDWARD H. BARTON, *Treasurer.*

EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

| | |
|---------------------|-------------------|
| THOMAS HILLS, | JOSEPH C. STORRY, |
| WILLIAM S. CROSBY, | BENJAMIN DEAN, |
| SOLOMON A. WOODS, | THOMAS LEAVITT, |
| DUDLEY PRAY, | GEORGE H. BOND, |
| CHAS. T. GALLAGHER, | CHAS. H. COLE. |

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesday and Saturday,
7 to 9 P.M., for deposits only.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . . | \$291,095 00 | Deposits, | \$2,803,754 03 |
| Bank stock as per schedule, . . | 120,800 00 | Guaranty fund, . . | 135,265 00 |
| Railroad bonds as per schedule, . | 235,000 00 | Profit and loss account, | 74,995 71 |
| Real estate (for banking purposes), | 50,000 00 | | |
| Loans on real estate, | 1,449,201 00 | | |
| Loans on personal security, . . . | 755,000 00 | | |
| Loans to counties, cities or towns (notes), | 60,000 00 | | |
| Deposits in banks, on interest, . . | 44,692 58 | | |
| Charges on mortgages, | 100 47 | | |
| Cash on hand, | 8,125 69 | | |
| | \$3,014,014 74 | | \$3,014,014 74 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Tremont National Bank, Boston, | \$11,846 27 |
| Howard National Bank, Boston, | 7,980 55 |
| Globe National Bank, Boston, | 15,268 86 |
| Mattapan Deposit and Trust Company, South Boston, | 9,616 90 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|-------------------------|------------------|
| City of Bangor, Me., 6s, | \$8,000 | \$8,640 00 | \$7,320 00 |
| of Boston, Mass., 4s, | 45,000 | 45,650 00 | 45,000 00 |
| of Bay City, Mich., 5s, | 25,000 | 26,250 00 | 25,000 00 |
| of Cleveland, Ohio, 5s, | 10,000 | 10,300 00 | 10,000 00 |

South Boston Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------|------------|----------------------------|------------------|
| f Cleveland, Ohio, 6s, . . | \$10,000 | \$10,460 00 | \$10,000 00 |
| f Cleveland, Ohio, 7s, . . | 1,000 | 1,045 00 | 1,000 00 |
| f Dayton, Ohio, 5s, . . . | 16,000 | 16,960 00 | 16,000 00* |
| f Detroit, Mich., 6s, . . . | 9,000 | 10,620 00 | 9,000 00 |
| f Fall River, Mass., 6s, . . | 10,000 | 11,700 00 | 10,000 00 |
| f Lewiston, Me., 6s, . . . | 10,000 | 11,200 00 | 10,000 00 |
| f New London, Conn., 7s, . . | 10,000 | 11,500 00 | 10,000 00 |
| f Norwich, Conn., 5s, . . . | 24,000 | 26,160 00 | 24,000 00 |
| f Portland, Me., 6s, . . . | 15,000 | 17,700 00 | 13,775 00 |
| f Pawtucket, R. I., 6s, . . . | 8,000 | 8,120 00 | 8,000 00 |
| f Springfield, Mass., 7s, . . | 3,000 | 3,660 00 | 3,000 00 |
| f Springfield, Ohio, 5s, . . | 10,000 | 10,600 00 | 10,000 00 |
| et of Columbia 5s, | 4,000 | 4,160 00 | 4,000 00 |
| et of Columbia 6s, | 3,000 | 3,420 00 | 3,000 00 |
| et of Columbia 7s, | 7,000 | 8,260 00 | 7,000 00 |
| f Fort Wayne, Ind., 4½s, . . | 10,000 | 10,100 00 | 10,000 00 |
| of Orange, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| f Saginaw, Mich., 4½s, . . . | 45,000 | 45,000 00 | 45,000 00 |
| | \$293,000 | \$311,505 00 | \$291,095 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------|----------------------------|------------------|
| Atlas National Bank, Boston, . | \$11,100 | \$12,792 75 | \$11,100 00 |
| N'l B'k of Commerce, Boston, . | 7,500 | 7,080 00 | 7,500 00 |
| Columbian N'l Bank, Boston, . | 6,000 | 7,500 00 | 6,000 00 |
| Eliot National Bank, Boston, . | 10,000 | 11,550 00 | 10,000 00 |
| Freeman's Nat'l Bank, Boston, . | 10,000 | 9,500 00 | 10,000 00 |
| Globe National Bank, Boston, . | 6,000 | 5,527 50 | 6,000 00 |
| Massachusetts N'l B'k, Boston, . | 4,500 | 4,162 50 | 4,500 00 |
| N'l B'k of No. America, Boston, . | 4,500 | 4,736 25 | 4,500 00 |
| N'l B'k of the Republic, Boston, . | 2,500 | 3,850 00 | 2,500 00 |
| Shoe & Leather N'l B'k, Boston, . | 500 | 450 00 | 500 00 |
| Suffolk National Bank, Boston, . | 5,000 | 4,825 00 | 5,000 00 |
| Third Nat'l Bank, Boston, . . | 20,000 | 17,400 00 | 20,000 00 |
| Tremont Nat'l Bank, Boston, . . | 15,000 | 14,250 00 | 15,000 00 |
| Nat'l Webster Bank, Boston, . . | 13,300 | 11,970 00 | 13,300 00 |
| Winthrop Nat'l Bank, Boston, . | 1,400 | 1,624 00 | 1,400 00 |
| Howard Nat'l Bank, Boston, . . | 2,000 | 1,980 00 | 2,000 00 |
| Old Boston Nat'l B'k, Boston, . | 1,500 | 1,485 00 | 1,500 00 |
| | \$120,800 | \$120,683 00 | \$120,800 00 |

South Boston Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount. |
|--|------------|-------------------------|-----------|
| Boston & Lowell R.R. 6s, | \$14,000 | \$14,490 00 | \$14,000 |
| Eastern R.R. 6s., | 25,000 | 29,250 00 | 25,000 |
| Fitchburg R.R. 4s, | 10,000 | 9,700 00 | 10,000 |
| Leeds & Farmington R.R. 6s, | 3,000 | 3,090 00 | 3,000 |
| Maine Central R.R. 6s, | 5,000 | 5,400 00 | 5,000 |
| Maine Central R.R. 7s, | 10,000 | 12,000 00 | 10,000 |
| N. Y. & N. E. R.R. (terminal) 4s, | 25,000 | 25,000 00 | 25,000 |
| Old Colony R.R. 4s, | 25,000 | 25,000 00 | 25,000 |
| Old Colony R.R. 4½s, | 25,000 | 25,250 00 | 25,000 |
| Portland & Kennebec R.R. 6s, | 1,000 | 1,010 00 | 1,000 |
| Portland & Ogdensburg R.R. 6s, | 12,000 | 12,960 00 | 12,000 |
| Portsmouth, Great Falls & Conway R.R. 4½s, | 40,000 | 41,600 00 | 40,000 |
| Danbury & Norwalk R.R. 5s, | 20,000 | 21,600 00 | 20,000 |
| Troy & Boston R.R. 7s, | 20,000 | 27,000 00 | 20,000 |
| | \$235,000 | \$253,350 00 | \$235,000 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|----------------|-------------|--------------|-------------|
| \$44,692 58 | 3 per cent. | \$1,536,998 00 | 5 per cent. | \$214,203 00 | 6 per cent. |
| 20,000 00 | 4 " | 120,000 00 | 5½ " | 1,100 00 | 6½ " |
| 25,000 00 | 4½ " | 65,900 00 | 5½ " | 200,100 00 | 7 " |
| 30,000 00 | 4½ " | 50,000 00 | 5½ " | 900 00 | 7½ " |

| | |
|---|--------------|
| Amount invested in real estate for banking purposes, | \$500,000 00 |
| Estimated value of the same, | 500,000 00 |
| Assessed value of the same, | 500,000 00 |
| Net income received from same during year ending Oct. 31, 1893, | 10,000 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 641 |
| Aggregate amount of the same, | 92,000 00 |
| Total number of loans upon real estate, | 734 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 14,000 00 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | |
| year ending Oct. 31, 1893, } 2 per cent., { | |

South Boston Savings Bank — Concluded.

| | | |
|---|--------|------------|
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,038 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,554 | |
| Number of open accounts Oct. 31, 1893, | 15,326 | |
| Expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | \$9,471 07 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 731,915 65 |
| Number of same, | 18,597 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 789,095 42 |
| Number of same, | 13,344 | |
| Examination by commissioner: June 15. | | |

SOUTHBIDGE SAVINGS BANK—SOUTHBIDGE

Incorporated April 20, 1848. Present number of corporators, 60.

ROBERT H. COLE, *President.*

C. D. MONROE, *Treas.*

C. D. MONROE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

R. H. COLE,

C. D. PAIGE,

F. L. CHAPIN,

GEO. W. WELLS,

JACOB BOOTH.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 2 P.M.; also 6 to 7 P.M. for deposits only.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . | \$262,000 00 | Deposits, . . . | \$1,735, . . . |
| Bank stock as per schedule, . | 64,359 88 | Guaranty fund, . . | 68 . . . |
| Loan on bank stock, . . . | 3,500 00 | Interest account, . . | 19 . . . |
| Railroad bonds as per schedule, . | 188,000 00 | Profit and loss account, . . . | 22 . . . |
| Loan on railroad bonds, . . . | 30,000 00 | | |
| Loan on railroad stock, . . . | 34,000 00 | | |
| Real estate (for banking purposes), . . . | 33,000 00 | | |
| Loans on real estate, . . . | 536,375 00 | | |
| Loans on personal security, . . | 550,000 00 | | |
| Loans to counties, cities or towns (notes), . . . | 82,955 00 | | |
| Loans on depositors' books, . . | 1,375 00 | | |
| Deposits in banks, on interest, . | 57,574 74 | | |
| Expense account, . . . | 1,520 76 | | |
| Cash on hand, . . . | 1,138 58 | | |
| | \$1,845,998 96 | | \$1,845, . . . |

Cash on Deposit in Banks, amount in each:—

| | |
|---|--------------|
| Southbridge National Bank, Southbridge, | \$ |
| City National Bank, Worcester, | 17 |
| Pynchon National Bank, Springfield, | 32 |

Loan on Bank Stock:—

| | |
|--|--------------|
| On 47 shares Southbridge National Bank, Southbridge, | \$ |
|--|--------------|

Southbridge Savings Bank — Continued.

on Railroad Bonds:—

00 Worcester, Nashua & Rochester R.R. 4s, \$30,000 00

on Railroad Stock:—

Shares Boston & Maine R.R., \$34,000 00

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------|------------|----------------------------|------------------|
| Bay City, Mich., 5s, . . | \$10,000 | \$10,300 00 | \$10,000 00 |
| Cambridge, Mass., 6s, . . | 21,000 | 21,310 00 | 21,000 00 |
| Chelsea, Mass., 6s, . . | 10,000 | 10,200 00 | 10,000 00 |
| Cleveland, Ohio, 5s, . . | 20,000 | 20,700 00 | 20,000 00 |
| Dayton, Ohio, 5s, . . | 20,000 | 20,950 00 | 20,000 00* |
| Fall River, Mass., 6s, . . | 26,000 | 28,080 00 | 26,000 00 |
| Holyoke, Mass., 6s, . . | 20,000 | 22,100 00 | 20,000 00 |
| Lawrence, Mass., 6s, . . | 10,000 | 10,150 00 | 10,000 00 |
| New Bedford, Mass., 5s, . . | 10,000 | 11,125 00 | 10,000 00 |
| New Bedford, Mass., 6s, . . | 5,000 | 5,575 00 | 5,000 00 |
| Newton, Mass., 6s, . . | 5,000 | 5,925 00 | 5,000 00 |
| Pawtucket, R. I., 5s, . . | 20,000 | 20,600 00 | 20,000 00 |
| Providence, R. I., 5s, . . | 5,000 | 5,325 00 | 5,000 00 |
| Salem, Mass., 5s, . . | 10,000 | 10,850 00 | 10,000 00 |
| Scranton, Pa., 4½s, . . | 10,000 | 10,000 00 | 10,000 00 |
| Waterbury, Conn., 7s, . . | 10,000 | 10,850 00 | 10,000 00 |
| of Beverly, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 00 |
| of Brookline, Mass., 7s, . . | 20,000 | 22,300 00 | 20,000 00 |
| Milwaukee, Wis., 5s, . . | 10,000 | 10,950 00 | 10,000 00 |
| Somerville, Mass., 4½s, . . | 10,000 | 10,375 00 | 10,000 00 |
| | \$262,000 | \$277,615 00 | \$262,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|----------------------------|------------------|
| Atlas National Bank, Boston, . | \$500 | \$585 00 | \$635 63 |
| Blackstone Nat'l Bank, Boston, . | 4,000 | 3,610 00 | 4,000 00 |
| Boylston Nat'l Bank, Boston, . | 1,800 | 2,250 00 | 1,800 00 |
| Boston National Bank, Boston, . | 1,000 | 912 50 | 1,150 00 |
| National City Bank, Boston, . | 1,200 | 1,035 00 | 1,200 00 |
| Columbian N'l Bank, Boston, . | 500 | 500 00 | 500 00 |
| Nat'l B'k of Commerce, Boston, . | 1,000 | 1,180 00 | 1,236 25 |
| Freeman's Nat'l Bank, Boston, . | 10,000 | 10,000 00 | 13,400 00 |
| New England N'l B'k, Boston, . | 2,200 | 3,459 50 | 2,200 00 |

Southbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Inv. |
|----------------|---|------------|-------------------------|-------------|
| 25 | National Revere Bank, Boston, | \$2,500 | \$2,500 00 | \$2,500 |
| 50 | Suffolk National Bank, Boston, | 5,000 | 5,000 00 | 6,050 |
| 20 | Washington Nat'l B'k, Boston, | 2,000 | 2,005 00 | 2,000 |
| 16 | Leicester N'l Bank, Leicester, | 1,600 | 2,400 00 | 1,842 |
| 138 | Southbridge National Bank, Southbridge, . . . | 13,800 | 16,560 00 | 14,490 |
| 60 | Ware National Bank, Ware, . | 6,000 | 6,600 00 | 6,960 |
| 18 | City National Bank, Worcester, | 1,800 | 2,520 00 | 2,016 |
| 20 | Quinsigamond National Bank, Worcester, . . . | 2,000 | 2,400 00 | 2,380 |
| | | \$56,900 | \$63,517 00 | \$64,359 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Inv. |
|--------------------------------|------------|-------------------------|-------------|
| Boston & Maine R.R. 7s, . . . | \$10,000 | \$10,000 00 | \$10,000 |
| Boston & Lowell R.R. 7s, . . . | 20,000 | 20,600 00 | 20,000 |
| Fitchburg R.R. 4s, . . . | 15,000 | 14,250 00 | 15,000 |
| Fitchburg R.R. 5s, . . . | 50,000 | 52,625 00 | 50,000 |
| Fitchburg R.R. 6s, . . . | 5,000 | 5,275 00 | 5,000 |
| Fitchburg R.R. 7s, . . . | 3,000 | 3,000 00 | 3,000 |
| Maine Central R.R. 4½s, . . . | 40,000 | 40,600 00 | 40,000 |
| Maine Central R.R. 7s, . . . | 10,000 | 10,150 00 | 10,000 |
| Old Colony R.R. 4s, . . . | 25,000 | 25,000 00 | 25,000 |
| Old Colony R.R. 7s, . . . | 10,000 | 10,000 00 | 10,000 |
| | \$188,000 | \$191,500 00 | \$188,000 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|--------------|--------------|--------------|
| \$7,000 00 | 2½ per cent. | \$29,000 00 | 4½ per cent. | \$136,700 00 | 5½ per cent. |
| 17,679 03 | 3 " | 110,900 00 | 4½ " | 25,000 00 | 5½ " |
| 75,860 71 | 4 " | 244,416 00 | 5 " | 222,035 00 | 6 " |
| 50,000 00 | 4½ " | 20,000 00 | 5½ " | 50,000 00 | 6½ " |
| 160,000 00 | 4½ " | 75,000 00 | 5½ " | 30,500 00 | 7 " |
| 16,900 00 | 4½ " | 25,000 00 | 5½ " | | |

Southbridge Savings Bank — Concluded.

| | |
|---|-------------|
| Invested in real estate for banking purposes, | \$33,000 00 |
| and value of the same, | 33,000 00 |
| value of the same, | 21,000 00 |
| Amount received from same during year ending Oct. 31, 1893, | 988 25 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 223 |
| Amount of the same, | 211,785 00 |
| Number of loans upon real estate, | 181 |
| Amount of interest or profits received or earned, as per books, | |
| Year ending Oct. 31, 1893, | 83,748 87 |
| For the dividends fixed by the by-laws: first Wednesday in January and July, | |
| Amount of each semi-annual dividend during the year ending Oct. 31, 1893, | 35,702 97 |
| of accounts opened during the year ending Oct. 31, 1893, | 570 |
| of accounts closed during the year ending Oct. 31, 1893, | 358 |
| Number of open accounts Oct. 31, 1893, | 4,369 |
| Expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 4,599 03 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 255,391 39 |
| of same, | 3,368 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 240,903 01 |
| of same, | 2,420 |
| Examination by commissioner: August 12. | |

SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 35.

*——, *President.*

EBENEZER T. FOGG, *Treasurer.*

HENRY J. CURTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLARD TORREY,

CHAS. A. LITCHFIELD,

JOSEPH H. CORTHELL,

WM. H. LITCHFIELD,

EBENEZER T. FOGG.

Open for business every business day, except Wednesday, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$7,525 00 | Deposits, . . . | \$493,277 09 |
| Bank stock as per schedule, . | 54,205 00 | Guaranty fund, . | 20,710 00 |
| Loan on bank stock, . . . | 500 00 | Interest account, . | 11,885 93 |
| Railroad bonds as per schedule, . | 25,000 00 | Suspense account, . | 410 27 |
| Real estate by foreclosure, . | 13,000 00 | | |
| Loans on real estate, . . . | 341,588 16 | | |
| Loans on personal security, . | 55,722 48 | | |
| Loans to counties, cities or towns (notes), . . . | 16,500 00 | | |
| Loans on depositors' books, . | 600 00 | | |
| Deposit in bank, on interest, . | 10,810 38 | | |
| Cash on hand, | 832 27 | | |
| | \$526,283 29 | | \$526,283 29 |

Cash on Deposit in Bank:—

Boston National Bank, Boston, \$10,810 38

Loan on Bank Stock:—

On 25 shares Dedham National Bank, Dedham, \$500 00

South Scituate Savings Bank—Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------|------------|----------------------------|------------------|
| f Fall River, Mass., 5s, . | \$1,000 | \$1,075 00 | \$1,075 00 |
| f Fall River, Mass., 6s, . | 1,000 | 1,028 70 | 1,100 00 |
| f Worcester, Mass., 4½s, . | 5,000 | 5,237 50 | 5,350 00 |
| | \$7,000 | \$7,341 20 | \$7,525 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Atlantic Nat'l Bank, Boston, . | \$1,000 | \$1,205 00 | \$1,300 00 |
| Boston National Bank, Boston, . | 1,800 | 1,674 00 | 2,016 00 |
| National City Bank, Boston, . | 2,300 | 1,983 75 | 2,300 00 |
| Columbian N'l Bank, Boston, . | 3,200 | 3,200 00 | 4,000 00 |
| Eliot National Bank, Boston, . | 800 | 924 00 | 800 00 |
| N'l B'k of Commerce, Boston, . | 3,000 | 3,840 00 | 4,000 00 |
| National Eagle Bank, Boston, . | 2,300 | 2,185 00 | 2,300 00 |
| Fourth National Bank, Boston, . | 2,600 | 3,250 00 | 2,600 00 |
| Globe National Bank, Boston, . | 300 | 276 00 | 300 00 |
| Howard Nat'l Bank, Boston, . | 1,400 | 1,386 00 | 1,400 00 |
| Hamilton Nat'l Bank, Boston, . | 1,500 | 1,710 00 | 1,500 00 |
| Merchants' Nat'l Bank, Boston, . | 1,500 | 2,145 00 | 1,500 00 |
| Massachusetts N'l B'k, Boston, . | 500 | 640 00 | 500 00 |
| New England N'l B'k, Boston, . | 1,000 | 1,572 50 | 1,000 00 |
| North National Bank, Boston, . | 4,500 | 4,905 00 | 4,700 00 |
| Shawmut Nat'l Bank, Boston, . | 1,300 | 1,456 00 | 1,300 00 |
| National Revere Bank, Boston, . | 4,800 | 4,800 00 | 4,800 00 |
| Second National Bank, Boston, . | 1,700 | 3,077 00 | 1,900 00 |
| Winthrop Nat'l Bank, Boston, . | 600 | 696 00 | 1,000 00 |
| Nat'l Webster Bank, Boston, . | 2,000 | 1,830 00 | 2,000 00 |
| Washington N'l Bank, Boston, . | 1,600 | 1,604 00 | 1,600 00 |
| National Union Bank, Boston, . | 1,000 | 1,400 00 | 1,133 00 |
| Hingham N'l Bank, Hingham, . | 2,800 | 3,040 00 | 3,556 00 |
| Union Market National Bank, Watertown, | 1,300 | 1,820 00 | 2,400 00 |
| Union Nat'l Bank, Weymouth, . | 4,300 | 4,246 25 | 4,300 00 |
| | \$49,100 | \$54,865 50 | \$54,205 00 |

South Scituate Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| Fitchburg R.R. 5s, . . . | 12,000 | 12,360 00 | 12,000 00 |
| Boston & Maine R.R. 4s, . . . | 3,000 | 3,000 00 | 3,000 00 |
| | \$25,000 | \$25,360 00 | \$25,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------------------|----------------------|--------------------------|---------------------|--------------------------|--------------------|
| \$10,810 38 16,500 00 | 2½ per cent. 4½ " | \$30,050 00 27,576 00 | 5 per cent. 5½ " | \$338,185 64 2,600 00 | 6 per cent. 7 " |

| | |
|--|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$13,000 00 |
| Assessed value of the same, | 11,100 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 476 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . 368 | |
| Aggregate amount of the same, | 309,961 64 |
| Total number of loans upon real estate, | 334 |
| Amount of investments from which no income is received, | 2,225 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 25,339 02 |
| Times for the dividends fixed by the by-laws: last Saturday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 10,032 71 |
| year ending Oct. 31, 1893, } 2 per cent., { | 10,087 28 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . 56 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . 79 | |
| Total number of open accounts Oct. 31, 1893, | 1,204 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (ex- clusive of taxes), | 1,660 25 |
| Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1893, | 26,624 24 |
| Number of same, | 243 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 58,198 50 |
| Number of same, | 558 |
| Date of examination by commissioner: September 18. | |

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 37.

JOSEPH DYER, *President.*

A. E. VINING, *Treasurer.*

A. E. VINING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH DYER,

A. E. RAYMOND,

PRINCE H. TIRRELL,

JOHN M. WHITCOMB,

E. J. PITCHER.

Open for business every business day, 8 to 10 A.M.; 3.30 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$120,000 00 | Deposits, | \$660,622 71 |
| Bank stock as per schedule, . | 87,000 00 | Guaranty fund, . . | 28,500 00 |
| Loans on bank stock, | 232 60 | Interest account, . | 13,063 39 |
| Railroad bonds as per schedule, . | 80,000 00 | | |
| Real estate by foreclosure, . . | 15,697 96 | | |
| Loans on real estate, | 369,857 00 | | |
| Loans on personal security, . . | 2,920 00 | | |
| Loans to counties, cities or towns (notes), | 14,000 00 | | |
| Loans on depositors' books, . . | 100 00 | | |
| Deposit in bank, on interest, . | 10,722 52 | | |
| Expense account, | 693 68 | | |
| Suspense account, | 30 35 | | |
| Furniture, | 500 00 | | |
| Taxes paid, | 58 46 | | |
| Cash on hand, | 363 63 | | |
| | \$702,176 10 | | \$702,176 10 |

Cash on Deposit in Bank:—

First National Bank, South Weymouth, \$10,722 52

Loans on Bank Stock, amount on each:—

On 1 share First National Bank, South Weymouth, \$100 00*

On 3 shares First National Bank, South Weymouth, 132 50

* This loan, in excess of the limit, has been called in.

South Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount In |
|--------------------------------------|------------|----------------------------|-----------|
| City of Chicago, Ill., 4s, . . . | \$10,000 | \$10,000 00 | \$10,000 |
| of Fall River, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 |
| of Worcester, Mass., 4½s, . . . | 5,000 | 5,200 00 | 5,000 |
| Town of Attleborough, Mass., 4s, . . | 10,000 | 10,000 00 | 10,000 |
| of Dalton, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 |
| of Orange, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 |
| of Weymouth, Mass., 4s, . . . | 45,000 | 45,000 00 | 45,000 |
| of Winchester, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 |
| of Needham, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 |
| City of Saginaw, Mich, 4s, . . . | 10,000 | 9,700 00 | 10,000 |
| | \$120,000 | \$119,900 00 | \$120,000 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount In |
|-------------------|------------------------------------|------------|----------------------------|-----------|
| 30 | Atlantic Nat'l Bank, Boston, . | \$3,000 | \$3,615 00 | \$3,975 |
| 40 | Boston National Bank, Boston, . | 4,000 | 3,700 00 | 4,000 |
| 30 | Columbian N'l Bank, Boston, . | 3,000 | 3,000 00 | 3,200 |
| 20 | Continental N'l Bank, Boston, . | 2,000 | 2,295 00 | 2,000 |
| 30 | N'l B'k of Commerce, Boston, . | 3,000 | 3,540 00 | 3,000 |
| 40 | Eliot National Bank, Boston, . | 4,000 | 4,620 00 | 4,000 |
| 15 | National Eagle Bank, Boston, . | 1,500 | 1,275 00 | 1,500 |
| 20 | Globe National Bank, Boston, . | 2,000 | 1,842 50 | 2,000 |
| 45 | Howard Nat'l Bank, Boston, . | 4,500 | 4,455 00 | 4,500 |
| 35 | Merchants' Nat'l Bank, Boston, . | 3,500 | 5,005 00 | 4,500 |
| 30 | Manufacturers' N'l B'k, Boston, . | 3,000 | 2,925 00 | 3,000 |
| 20 | Market National Bank, Boston, . | 2,000 | 1,840 00 | 1,800 |
| 30 | New England N'l B'k, Boston, . | 3,000 | 4,717 50 | 3,500 |
| 30 | N'l B'k of No. America, Boston, . | 3,000 | 3,270 00 | 3,100 |
| 50 | N'l B'k of Redemption, Boston, . | 5,000 | 6,100 00 | 6,000 |
| 35 | Natl Revere Bank, Boston, . | 3,500 | 3,500 00 | 3,500 |
| 25 | N'l B'k of the Republic, Boston, . | 2,500 | 3,650 00 | 2,700 |
| 30 | Shawmut Nat'l Bank, Boston, . | 3,000 | 3,360 00 | 3,000 |
| 25 | Shoe & Leather N'l B'k, Boston, . | 2,500 | 2,250 00 | 2,500 |
| 20 | Second Nat'l Bank, Boston, . | 2,000 | 3,620 00 | 2,820 |
| 18 | Suffolk National Bank, Boston, . | 1,800 | 1,737 00 | 2,000 |
| 27 | Tremont Nat'l Bank, Boston, . | 2,700 | 2,565 00 | 2,700 |
| 35 | Natl Webster Bank, Boston, . | 3,500 | 3,150 00 | 3,500 |
| 60 | First N'l B'k, South Weymouth, . | 6,000 | 6,900 00 | 7,200 |
| 10 | First National Bank, Rockland, . | 1,000 | 1,050 00 | 1,000 |
| 60 | Union Nat'l Bank, Weymouth, . | 6,000 | 5,925 00 | 6,000 |
| | | \$81,000 | \$89,907 00 | \$87,000 |

South Weymouth Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|----------------------------|--------------------|
| Boston & Albany R.R. 6s, . . . | \$10,000 | \$10,150 00 | \$10,000 00 |
| Boston & Lowell R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| Boston & Lowell R.R. 7s, . . . | 5,000 | 5,150 00 | 5,000 00 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . . | 5,000 | 4,900 00 | 5,000 00 |
| Fitchburg R.R. 4s, . . . | 3,000 | 2,910 00 | 3,000 00 |
| Fitchburg R.R. 6s, . . . | 4,000 | 4,200 00 | 4,000 00 |
| Fitchburg R.R. 7s, . . . | 3,000 | 3,015 00 | 3,000 00 |
| Old Colony R.R. 4s, . . . | 18,000 | 18,100 00 | 18,000 00 |
| Old Colony R.R. 6s, . . . | 4,000 | 4,200 00 | 4,000 00 |
| Old Colony R.R. 7s, . . . | 3,000 | 3,015 00 | 3,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 5,000 | 5,250 00 | 5,000 00 |
| | \$80,000 | \$80,490 00 | \$80,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|-------------|-------------|--------------|-------------|
| \$10,722 52 | 2 per cent. | \$23,000 00 | 5 per cent. | \$290,209 50 | 6 per cent. |
| 14,000 00 | 4 " | 59,900 00 | 5 1/2 " | | |

| | |
|---|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$15,697 96 |
| Assessed value of the same, | 20,600 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 364 93 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . | 273 |
| Aggregate amount of the same, | 269,709 50 |
| Total number of loans upon real estate, | 274 |
| Amount of investments from which no income is received, | 30 35 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 39,662 08 |
| Times for the dividends fixed by the by-laws: second Wednesday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 12,540 07 |
| year ending Oct. 31, 1893, } 2 per cent., { | 13,060 22 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 149 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 110 |
| Total number of open accounts Oct. 31, 1893, | 1,582 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,921 42 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 72,724 79 |
| Number of same, | 826 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 81,659 90 |
| Number of same, | 817 |
| Date of examination by commissioner: January 27. | |

SPENCER SAVINGS BANK — SPENCER.

Incorporated April 7, 1871. Present number of corporators, 31.

ERASTUS JONES, *President.*

J. W. TEMPLER, *Treas.*

J. W. TEMPLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. W. CURTIS,

GEO. A. CRAIG,

ERASTUS JONES,

JAMES H. ARMS,

I. L. PROUTY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4
Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|--------------|---------------------|------|
| Public funds as per schedule, . | \$214,500 00 | Deposits, . . . | \$74 |
| Bank stock as per schedule, . | 55,950 00 | Guaranty fund, . | 1 |
| Loans on bank stock, . . . | 29,550 00 | Interest account, . | 1 |
| Railroad bonds as per schedule, . | 87,500 00 | Profit and loss ac- | |
| Real estate by foreclosure, . | 3,973 70 | count, . . . | |
| Loans on real estate, . . . | 247,185 00 | | |
| Loans on personal security, . | 61,550 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 53,497 47 | | |
| Deposit in bank, on interest, . | 9,322 18 | | |
| Expense account, | 560 09 | | |
| Premium account, | 9,424 58 | | |
| | <hr/> | | |
| | \$773,013 02 | | \$77 |

Cash on Deposit in Bank:—

Spencer National Bank, Spencer, \$

Loans on Bank Stock, amount on each:—

| | |
|--|----|
| On 63 shares Traders' National Bank, Boston, | \$ |
| On 7 shares Mechanics' National Bank, Worcester, | |
| On 50 shares Manufacturers' National Bank, Boston, | |
| On 50 shares Manufacturers' National Bank, Boston, | |
| On 60 shares Spencer National Bank, Spencer, | |
| On 40 shares Spencer National Bank, Spencer, | |
| On 50 shares Fourth National Bank, Boston, | |
| On 50 shares Grafton National Bank, Grafton, | |

Spencer Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------------|----------------------------|---------------------|
| of Bangor, Me., 7s, . . . | \$3,000 | \$3,390 00 | \$3,000 00 |
| of Boston, Mass., 4s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| of Cleveland, Ohio, 3.65s, . . . | 7,000 | 6,720 00 | 7,000 00 |
| of Cleveland, Ohio, 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Dayton, Ohio, 4s, . . . | 3,000 | 2,880 00 | 3,000 00* |
| of Dayton, Ohio, 6s, . . . | 5,000 | 5,000 00 | 5,000 00* |
| of Des Moines, Iowa, 5s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| of Fall River, Mass., 4s, . . . | 9,500 | 9,500 00 | 9,500 00 |
| of Grand Rapids, Mich., 5s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Haverhill, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Holyoke, Mass., 4s, . . . | 6,000 | 6,000 00 | 6,000 00 |
| of Lynn, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Lynn, Mass., 5s, . . . | 10,000 | 10,900 00 | 10,000 00 |
| of Marlborough, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Taunton, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Beverly, Mass., 4s, . . . | 12,000 | 12,000 00 | 12,000 00 |
| of Hopkinton, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Leominster, Mass., 4s, . . . | 6,000 | 6,000 00 | 6,000 00 |
| of Peabody, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Spencer, Mass., 4s, . . . | 45,000 | 45,000 00 | 45,000 00 |
| of Waltham, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| of Winchester, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Cambridge, Mass., 4s, . . . | 3,000 | 3,000 00 | 3,000 00 |
| of Columbus, Ohio, 4s, . . . | 12,000 | 11,490 00 | 12,000 00* |
| of Milwaukee, Wis., 5s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Northampton, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| | \$214,500 | \$214,880 00 | \$214,500 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Lincoln Nat'l Bank, Boston, . . . | \$8,300 | \$7,470 00 | \$8,300 00 |
| Manufacturers' N'l B'k, Boston, . . . | 1,000 | 975 00 | 1,000 00 |
| North National Bank, Boston, . . . | 2,000 | 2,180 00 | 2,000 00 |
| National Bank of the Commonwealth, Boston, . . . | 11,200 | 14,336 00 | 11,200 00 |
| N'l B'k of Redemption, Boston, . . . | 600 | 732 00 | 600 00 |
| N'l Hide & Leather B'k, Boston, . . . | 300 | 315 00 | 300 00 |
| Nat'l Webster Bank, Boston, . . . | 1,100 | 990 00 | 1,100 00 |
| State National Bank, Boston, . . . | 1,500 | 1,530 00 | 1,500 00 |
| Leicester N'l Bank, Leicester, . . . | 700 | 1,050 00 | 700 00 |
| Leominster Nat'l Bank, Leominster, . . . | 3,500 | 4,060 00 | 3,500 00 |

Spencer Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--------------------------------|------------|-------------------------|------------------|
| 17½ | First Nat'l Bank, Grafton,* | \$1,750 | \$175 00 | \$1,750 00 |
| 14 | Oxford Nat'l Bank, Oxford, | 1,400 | 1,400 00 | 1,400 00 |
| 12 | Palmer Nat'l Bank, Palmer, | 1,200 | 1,740 00 | 1,200 00 |
| 85 | Spencer Nat'l Bank, Spencer, | 8,500 | 10,625 00 | 8,500 00 |
| 25 | First National Bank, Webster, | 2,500 | 3,000 00 | 2,500 00 |
| 5 | First N'l Bank, Westborough, | 500 | 500 00 | 500 00 |
| 57 | City Nat'l Bank, Worcester, | 5,700 | 7,980 00 | 5,700 00 |
| 5 | Central Nat'l Bank, Worcester, | 500 | 725 00 | 500 00 |
| 12 | First Nat'l Bank, Worcester, | 1,200 | 2,040 00 | 1,200 00 |
| 25 | Mechanics' N'l B'k, Worcester, | 2,500 | 2,500 00 | 2,500 00 |
| | | \$55,950 | \$64,323 00 | \$55,950 00 |

* In liquidation.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| Boston & Albany R.R. 5s, | \$6,000 | \$6,360 00 | \$6,000 00 |
| Boston & Lowell R.R. 4s, | 15,000 | 14,775 00 | 15,000 00 |
| Boston & Maine R.R. 4s, | 4,000 | 3,960 00 | 4,000 00 |
| Boston & Maine R.R. 7s, | 1,000 | 1,000 00 | 1,000 00 |
| Fitchburg R.R. 4s, | 8,000 | 7,760 00 | 8,000 00 |
| Fitchburg R.R. 4½s, | 8,000 | 8,000 00 | 8,000 00 |
| Leeds & Farmington R.R. 6s, | 4,000 | 4,120 00 | 4,000 00 |
| Lowell & Lawrence R.R. 6s, | 1,000 | 1,050 00 | 1,000 00 |
| Maine Central R.R. 6s, | 2,000 | 2,160 00 | 2,000 00 |
| Maine Central R.R. 7s, | 5,500 | 7,100 00 | 5,500 00 |
| N. Y. & N. E. R.R. (terminal) 4s, | 20,000 | 20,000 00 | 20,000 00 |
| Old Colony R.R. 6s, | 3,000 | 3,120 00 | 3,000 00 |
| Old Colony R.R. 4s, | 10,000 | 10,000 00 | 10,000 00 |
| | \$87,500 | \$89,405 00 | \$87,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|------------|--------------|------------|--------------|
| \$1,750 00 | 0 per cent. | \$5,000 00 | 4½ per cent. | \$5,000 00 | 5½ per cent. |
| 9,322 18 | 2½ " | 16,100 00 | 4½ " | 33,000 00 | 6 " |
| 5,176 30 | 3½ " | 4,800 00 | 4½ " | | |
| 32,821 17 | 4 " | 288,135 00 | 5 " | | |

Spencer Savings Bank — Concluded.

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$3,973 70 |
| Assessed value of the same, | 5,800 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, . 156 | |
| Aggregate amount of the same, | 160,460 00 |
| Total number of loans upon real estate, 172 | |
| Amount of investments from which no income is received, | 3,500 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 33,938 40 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent, { | 13,710 71 |
| year ending Oct. 31, 1893, } 2 per cent, { | 14,302 62 |
| Number of accounts opened during the year ending Oct. 31, 1893, . 382 | |
| Number of accounts closed during the year ending Oct 31, 1893, . 288 | |
| Total number of open accounts Oct. 31, 1893, 2,490 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,175 40 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 131,114 99 |
| Number of same, | 1,845 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 139,975 23 |
| Number of same, | 1,667 |
| Date of examination by commissioner: May 18. | |

SPRINGFIELD FIVE CENTS SAVINGS BANK— SPRINGFIELD.

Incorporated April 27, 1884. Present number of corporators, 29.

WILLIAM RICE, *President.*

DANIEL J. MARSH, *Treasurer.*

HENRY D. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY M. PHILLIPS,

CHARLES A. NICHOLS,

OLIVER MARSH.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . . | \$73,000 00 | Deposits, . . . | \$3,644,352 11 |
| Bank stock as per schedule, . . | 125,000 00 | Guaranty fund, . . | 95,000 00 |
| Loans on bank stock, . . . | 44,125 00 | Interest account, . . | 4,607 85 |
| Railroad bonds as per schedule, . . | 50,000 00 | Profit and loss account, . . . | 25,544 86 |
| Loans on railroad stock, . . . | 33,825 00 | Rent account, . . . | 5,221 14 |
| Real estate (for banking purposes), . . . | 180,000 00 | | |
| Loans on real estate, . . . | 2,177,450 00 | | |
| Loans on personal security, . . | 797,400 00 | | |
| Loans to counties, cities or towns (notes), . . . | 90,000 00 | | |
| Loans on depositors' books, . . | 5,084 00 | | |
| Deposits in banks, on interest, . . | 192,000 00 | | |
| Cash on hand, . . . | 6,841 96 | | |
| | \$3,774,725 96 | | \$3,774,725 96 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|-------------|
| Agawam National Bank, Springfield, | \$20,000 00 |
| Chapin National Bank, Springfield, | 20,000 00 |
| Chicopee National Bank, Springfield, | 77,000 00 |
| City National Bank, Springfield, | 20,000 00 |
| Pynchon National Bank, Springfield, | 18,000 00 |
| First National Bank, Springfield, | 10,000 00 |
| John Hancock National Bank, Springfield, | 15,000 00 |
| Springfield Safe Deposit and Trust Company, Springfield, | 5,000 00 |
| Hampshire County National Bank, Northampton, | 7,000 00 |

Springfield Five Cents Savings Bank — Continued.**Loans on Bank Stock, amount on each : —**

| | |
|---|------------|
| On 100 shares First National Bank, Springfield, | \$7,500 00 |
| On 20 shares Third National Bank, Springfield, | 5,400 00 |
| On 20 shares Chapin National Bank, Springfield, | |
| On 14 shares Hadley Falls National Bank, Holyoke, | |
| On 53 shares Third National Bank, Springfield, | 5,000 00 |
| On 49 shares Springfield National Bank, Springfield, | 4,900 00 |
| On 45 shares Springfield National Bank, Springfield, | 3,700 00 |
| On 25 shares National Bank of the Commonwealth, Boston, | 3,400 00 |
| On 10 shares Springfield Safe Deposit and Trust Company, Springfield, | |
| On 30 shares Springfield National Bank, Springfield, | 3,000 00 |
| On 20 shares Springfield National Bank, Springfield, | 1,950 00 |
| On 15 shares Second National Bank, Springfield, | 1,500 00 |
| On 15 shares First National Bank, Springfield, | 1,500 00 |
| On 12 shares Agawam National Bank, Springfield, | 1,200 00 |
| On 5 shares First National Bank, Chicopee, | |
| On 10 shares City National Bank, Springfield, | 1,000 00 |
| On 10 shares City National Bank, Springfield, | 1,000 00 |
| On 11 shares Agawam National Bank, Springfield, | 800 00 |
| On 12 shares First National Bank, Springfield, | 500 00 |
| On 5 shares Second National Bank, Springfield, | 500 00 |
| On 5 shares City National Bank, Springfield, | 500 00 |
| On 3 shares Second National Bank, Springfield, | 300 00 |
| On 3 shares National Revere Bank, Boston, | 275 00 |
| On 2 shares Springfield Safe Deposit and Trust Company, Springfield, | 200 00 |

Loans on Railroad Stock, amount on each : —

| | |
|---|-------------|
| On 91 shares New York, New Haven & Hartford R.R., | \$15,000 00 |
| On 17 shares New York, New Haven & Hartford R.R., | 2,500 00 |
| On 5 shares New York, New Haven & Hartford R.R., | 500 00 |
| On 100 shares Boston & Albany R.R., | 15,000 00 |
| On 6 shares Boston & Albany R.R., | 825 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-----------------|----------------------------|--------------------|
| United States 4s, | \$40,000 | \$44,400 00 | \$40,000 00 |
| City of New Haven, Conn., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| of Springfield, Mass., 6s, | 7,000 | 8,400 00 | 7,000 00 |
| of Springfield, Mass., 7s, | 1,000 | 1,200 00 | 1,000 00 |
| | \$73,000 | \$79,000 00 | \$73,000 00 |

Springfield Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount |
|-------------------|---|------------|----------------------------|--------|
| 25 | Greylock Nat'l Bank, Adams, | \$2,500 | \$3,750 00 | \$2 |
| 50 | First Nat'l Bank, Chicopee, . . | 5,000 | 7,000 00 | 5 |
| 35 | Hadley Falls N'l B'k, Holyoke, | 3,500 | 5,425 00 | 3 |
| 10 | Monson Nat'l Bank, Monson, . . | 1,000 | 1,500 00 | 1 |
| 125 | Hampshire County National Bank, Northampton, . . | 12,500 | 14,750 00 | 12 |
| 232 | Agawam N'l B'k, Springfield, | 23,200 | 23,200 00 | 23 |
| 120 | Chapin N'l Bank, Springfield, | 12,000 | 17,400 00 | 12 |
| 70 | Chicopee N'l B'k, Springfield, | 7,000 | 10,850 00 | 7 |
| 50 | City Nat'l Bank, Springfield, . . | 5,000 | 7,000 00 | 5 |
| 115 | John Hancock National Bank, Springfield, . . | 11,500 | 13,225 00 | 11 |
| 120 | Pynchon N'l Bank, Springfield, | 12,000 | 18,000 00 | 12 |
| 122 | Second N'l Bank, Springfield, | 12,200 | 17,080 00 | 12 |
| 60 | Ware National Bank, Ware, . . | 6,000 | 6,600 00 | 6 |
| 56 | City National Bank, Worcester, | 5,600 | 7,280 00 | 5 |
| 60 | Springfield N'l B'k, Springfield, | 6,000 | 7,500 00 | 6 |
| | | \$125,000 | \$160,560 00 | \$125 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount |
|----------------------------------|------------|----------------------------|--------|
| Boston & Providence R.R. 4s, . . | \$50,000 | \$51,000 00 | \$50 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | |
|--------------|-------------|-------------|--------------|----------------|-----|
| \$202,000 00 | 4 per cent. | \$80,000 00 | 4½ per cent. | \$3,057,884 00 | 5 p |

Amount invested in real estate for banking purposes, \$1
 Estimated value of the same, 1
 Assessed value of the same, 1
 Net income received from same during year ending Oct. 31, 1893, . .
 Number of loans which are of an amount not exceeding \$3,000 each, 467

Springfield Five Cents Savings Bank — Concluded.

| | |
|---|--------------|
| Amount of the same, | \$728,059 00 |
| Number of loans upon real estate, | 551 |
| Amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1893, | 177,136 17 |
| the dividends fixed by the by-laws: January 15 and July 15. | |
| Amount of each semi-annual dividend during the } 2 per cent., { | 67,974 94 |
| ending Oct. 31, 1893, } 2 per cent., { | 71,537 38 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,196 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,961 |
| Number of open accounts Oct. 31, 1893, | 10,936 |
| Expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 8,801 41 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 841,187 38 |
| Amount of same, | 12,055 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 880,822 39 |
| Amount of same, | 8,614 |

Examination by commissioner: June 13.

SPRINGFIELD INSTITUTION FOR SAVINGS— SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 61.

JOHN B. STEBBINS, President.

HENRY S. LEE, Treasurer.

WILLIAM S. SHURTLEFF, Clerk of the Corporation.

Names of committee charged with the investment of its funds:

EDWARD P. CHAPIN,

J. H. APPLETON,

HENRY S. LEE.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|------------------------|----------------------------------|------------------------|
| Public funds as per schedule, . | \$2,478,200 00 | Deposits, | \$11,590,062 86 |
| Bank stock as per schedule, . | 999,800 00 | Guaranty fund, . . | 405,000 00 |
| Loans on bank stock, | 136,950 00 | Interest account, . | 69,955 52 |
| Railroad bonds as per schedule, . | 798,000 00 | Profit and loss account, | 53,160 45 |
| Loans on railroad stock, | 320,650 00 | | |
| Railroad notes, | 475,000 00 | | |
| Real estate (for banking purposes), | 116,500 00 | | |
| Real estate by foreclosure, . . | 14,350 00 | | |
| Loans on real estate, | 3,979,200 00 | | |
| Loans on personal security, . . | 1,846,300 00 | | |
| Loans to counties, cities or towns (notes), | 572,900 00 | | |
| Loans on depositors' books, . . | 8,300 00 | | |
| Deposits in banks, on interest, . | 48,000 00 | | |
| Deposits in banks, not on interest, . | 209,205 33 | | |
| Cash on hand, | 114,823 50 | | |
| | \$12,118,178 83 | | \$12,118,178 83 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| Agawam National Bank, Springfield, | \$15,422 48 |
| Chicopee National Bank, Springfield, | 50,744 17 |
| Pynchon National Bank, Springfield, | 49,502 13 |
| First National Bank, Springfield, | 17,054 41 |
| Second National Bank, Springfield, | 17,800 22 |
| Third National Bank, Springfield, | 15,006 83 |
| City National Bank, Springfield, | 16,911 90 |

Springfield Institution for Savings — Continued.

| | |
|--|-------------|
| Chapin National Bank, Springfield, | \$18,357 90 |
| John Hancock National Bank, Springfield, | 20,171 18 |
| Springfield National Bank, Springfield, | 9,000 00 |
| Blackstone National Bank, Boston, | 254 11 |
| Athol National Bank, Athol, | 10,000 00 |
| Hampshire County National Bank, Northampton, | 7,000 00 |
| Springfield Safe Deposit and Trust Company, Springfield, | 10,000 00 |

Loans on Bank Stock, amount on each : —

| | |
|---|-------------|
| On 135 shares First National Bank, Springfield, | \$11,850 00 |
| On 130 shares Second National Bank, Springfield, | 5,100 00 |
| On 5 shares Third National Bank, Springfield, | 450 00 |
| On 20 shares Agawam National Bank, Springfield, | 2,000 00 |
| On 32 shares Chapin National Bank, Springfield, | 3,150 00 |
| On 220 shares City National Bank, Springfield, | 27,000 00 |
| On 23 shares John Hancock National Bank, Springfield, | 1,000 00 |
| On 140 shares Chicopee National Bank, Springfield, | 11,250 00 |
| On 36 shares Pynchon National Bank, Springfield, | 2,900 00 |
| On 204 shares Springfield National Bank, Springfield, | 20,400 00 |
| On 8 shares Hadley Falls National Bank, Holyoke, | 800 00 |
| On 125 shares Home National Bank, Holyoke, | 9,500 00 |
| On 16 shares Lee National Bank, Lee, | 1,600 00 |
| On 54 shares Hampshire County National Bank, Northampton, | 5,400 00 |
| On 30 shares Northampton National Bank, Northampton, | 2,650 00 |
| On 13 shares Pittsfield National Bank, Pittsfield, | 1,000 00 |
| On 50 shares Ware National Bank, Ware, | 3,000 00 |
| On 22 shares Hampden National Bank, Westfield, | 2,200 00 |
| On 10 shares Palmer National Bank, Palmer, | 800 00 |
| On 1 share First National Bank, Amherst, | 100 00 |
| On 150 shares National Bank of Commonwealth, Boston, | 15,000 00 |
| On 30 shares Third National Bank, Springfield, | 200 00 |
| On 27 shares First National Bank, Springfield, | |
| On 5 shares Second National Bank, Springfield, | 850 00 |
| On 4 shares First National Bank, Springfield, | |
| On 12 shares John Hancock National Bank, Springfield, | 3,250 00 |
| On 10 shares Agawam National Bank, Springfield, | |
| On 25 shares Chapin National Bank, Springfield, | |
| On 9 shares Pynchon National Bank, Springfield, | 1,900 00 |
| On 12 shares Chicopee National Bank Springfield, | |
| On 21 shares Chapin National Bank, Springfield, | 3,100 00 |
| On 10 shares City National Bank, Springfield, | |
| On 50 shares Springfield National Bank, Springfield, | 5,500 00 |
| On 5 shares Metacomet National Bank, Fall River, | |

Loans on Railroad Stock, amount on each : —

| | |
|--|-------------|
| On 358 shares Boston & Albany R.R., | \$34,200 00 |
| On 1,513 shares New York, New Haven & Hartford R.R., | 214,000 00 |
| On 45 shares Connecticut River R.R., | 7,000 00 |
| On 40 shares New York, New Haven & Hartford R.R., | |
| On 25 shares Boston & Albany R.R., | 5,000 00 |
| On 10 shares Old Colony R.R., | |
| On 235 shares Boston & Albany R.R., | 60,450 00 |
| On 160 shares New York, New Haven & Hartford R.R., | |

Springfield Institution for Savings — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount I |
|-------------------------------------|------------|----------------------------|----------|
| County of Hampden, Mass., 3s, . . . | \$100,000 | \$95,000 00 | \$94,000 |
| State of Massachusetts 5s, . . . | 3,500 | 3,500 00 | 3,500 |
| of New Hampshire 6s, . . . | 123,000 | 136,328 00 | 133,500 |
| of Rhode Island 6s, . . . | 2,000 | 2,000 00 | 2,000 |
| City of Bangor, Me., 6s, . . . | 14,000 | 15,400 00 | 14,000 |
| of Boston, Mass., 4s, . . . | 50,000 | 50,000 00 | 50,000 |
| of Boston, Mass., 5s, . . . | 25,000 | 27,310 00 | 25,000 |
| of Boston, Mass., 6s, . . . | 40,000 | 44,000 00 | 40,000 |
| of Burlington, Vt., 4s, . . . | 100,000 | 100,000 00 | 100,000 |
| of Cambridge, Mass., 4s, . . . | 150,000 | 150,000 00 | 150,000 |
| of Cambridge, Mass., 6s, . . . | 19,000 | 19,570 00 | 19,000 |
| of Chelsea, Mass., 6s, . . . | 40,000 | 41,050 00 | 40,000 |
| of Cleveland, Ohio, 6s, . . . | 35,000 | 36,500 00 | 35,000 |
| of Detroit, Mich., 4s, . . . | 50,000 | 50,000 00 | 50,000 |
| of Fall River, Mass., 4s, . . . | 30,000 | 30,000 00 | 30,000 |
| of Hartford, Conn., 6s, . . . | 70,000 | 74,975 00 | 71,000 |
| of Holyoke, Mass., 4s, . . . | 50,000 | 50,000 00 | 50,000 |
| of Holyoke, Mass., 6s, . . . | 49,000 | 53,900 00 | 49,000 |
| of Lawrence, Mass., 6s, . . . | 12,000 | 12,120 00 | 12,000 |
| of Manchester, N. H., 6s, . . . | 7,000 | 7,140 00 | 7,000 |
| of Meriden, Conn., 6s, . . . | 14,000 | 15,260 00 | 14,000 |
| of Middletown, Conn., 6s, . . . | 2,000 | 2,250 00 | 2,000 |
| of New Bedford, Mass., 4s, . . . | 30,000 | 30,000 00 | 30,000 |
| of New Bedford, Mass., 6s, . . . | 7,000 | 8,020 00 | 7,000 |
| of New Bedford, Mass., 7s, . . . | 50,000 | 64,500 00 | 55,000 |
| of New Haven, Conn., 4s, . . . | 50,000 | 50,000 00 | 50,000 |
| of New Haven, Conn., 6s, . . . | 1,200 | 1,200 00 | 1,200 |
| of New Haven, Conn., 7s, . . . | 20,000 | 24,000 00 | 22,000 |
| of Newton, Mass., 4s, . . . | 31,000 | 31,000 00 | 31,000 |
| of Newton, Mass., 5s, . . . | 9,000 | 9,900 00 | 9,000 |
| of Newton, Mass., 6s, . . . | 55,000 | 61,325 00 | 56,000 |
| of Northampton, Mass., 4s, . . . | 115,000 | 115,000 00 | 115,000 |
| of Norwich, Conn., 5s, . . . | 29,000 | 31,900 00 | 29,000 |
| of Norwich, Conn., 7s, . . . | 33,000 | 41,580 00 | 36,000 |
| of Providence, R. I., 5s, . . . | 59,000 | 62,245 00 | 59,000 |
| of Providence, R. I., 6s, . . . | 41,000 | 45,920 00 | 45,000 |
| of Salem, Mass., 4s, . . . | 6,000 | 6,000 00 | 6,000 |
| of Somerville, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 |
| of Springfield, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 |
| of Springfield, Mass., 6s, . . . | 26,000 | 30,500 00 | 26,000 |
| of Springfield, Mass., 7s, . . . | 229,000 | 271,680 00 | 244,000 |
| of Taunton, Mass., 4s, . . . | 20,000 | 20,000 00 | 20,000 |
| of Taunton, Mass., 6s, . . . | 20,000 | 20,700 00 | 20,000 |
| of Waterbury, Conn., 4s, . . . | 6,000 | 6,000 00 | 6,000 |
| of Waterbury, Conn., 7s, . . . | 14,000 | 15,260 00 | 14,000 |
| of Worcester, Mass., 4s, . . . | 100,000 | 100,000 00 | 100,000 |
| of Worcester, Mass., 5s, . . . | 80,000 | 83,600 00 | 80,000 |
| Town of Brookline, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 |
| of Brookline, Mass., 5s, . . . | 30,000 | 31,275 00 | 30,000 |
| of Brookline, Mass., 6s, . . . | 5,000 | 5,100 00 | 5,000 |

Springfield Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------|-------------|----------------------------|------------------|
| of Brookline, Mass., 7s, . | \$19,000 | \$20,900 00 | \$20,000 00 |
| of Danvers, Mass., 5s, . | 21,000 | 22,785 00 | 21,000 00 |
| of Leominster, Mass., 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| of Meriden, Conn., 4s, . | 30,000 | 30,000 00 | 30,000 00 |
| of Westfield, Mass., 4s, . | 15,000 | 15,000 00 | 15,000 00 |
| of Chicopee, Mass., 4s, . | 150,000 | 150,000 00 | 150,000 00 |
| of Haverhill, Mass., 4s, . | 50,000 | 50,000 00 | 50,000 00 |
| of Pittsfield, Mass., 4s, . | 30,000 | 30,000 00 | 30,000 00 |
| of Pittsfield, Mass., 4½s, . | 35,000 | 35,000 00 | 35,000 00 |
| | \$2,441,700 | \$2,576,693 00 | \$2,478,200 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| First National Bank, Adams, . | \$4,500 | \$4,500 00 | \$4,500 00 |
| Greylock Nat'l Bank, Adams, . | 3,500 | 5,250 00 | 5,000 00 |
| First National Bank, Boston, . | 5,000 | 11,750 00 | 5,000 00 |
| Second National Bank, Boston, . | 20,000 | 36,000 00 | 20,000 00 |
| Atlantic Nat'l Bank, Boston, . | 15,000 | 18,000 00 | 18,000 00 |
| Atlas National Bank, Boston, . | 15,000 | 17,250 00 | 15,000 00 |
| Blackstone Nat'l B'k, Boston, . | 15,000 | 13,500 00 | 15,000 00 |
| Columbian Nat'l Bank, Boston, . | 10,000 | 10,000 00 | 10,000 00 |
| Eliot National Bank, Boston, . | 3,000 | 3,450 00 | 3,000 00 |
| Faneuil Hall Nat'l B'k, Boston, . | 5,000 | 6,000 00 | 6,000 00 |
| Freeman's Nat'l Bank, Boston, . | 20,000 | 20,000 00 | 19,000 00 |
| Hamilton Nat'l Bank, Boston, . | 15,000 | 17,100 00 | 15,000 00 |
| Howard Nat'l Bank, Boston, . | 13,300 | 13,300 00 | 13,300 00 |
| Merchants' Nat'l B'k, Boston, . | 15,000 | 21,000 00 | 19,000 00 |
| Mt. Vernon N'l Bank, Boston, . | 2,500 | 3,250 00 | 2,500 00 |
| N'l B'k of Commerce, Boston, . | 5,000 | 5,900 00 | 5,000 00 |
| Nat'l Bank of the Commonwealth, Boston, . | 10,000 | 12,500 00 | 12,000 00 |
| N'l B'k of No. America, Boston, . | 17,500 | 18,375 00 | 17,500 00 |
| N'l B'k of Redemption, Boston, . | 25,000 | 31,250 00 | 27,000 00 |
| National City Bank, Boston, . | 15,000 | 12,900 00 | 13,500 00 |
| National Eagle Bank, Boston, . | 5,000 | 4,750 00 | 5,000 00 |
| Nat'l Exchange Bank, Boston, . | 2,000 | 2,900 00 | 2,000 00 |
| N'l Hide & Leather B'k, Boston, . | 5,000 | 5,250 00 | 5,000 00 |
| Nat'l Revere Bank, Boston, . | 15,000 | 15,000 00 | 15,000 00 |
| National Union Bank, Boston, . | 4,300 | 5,375 00 | 4,300 00 |
| North National Bank, Boston, . | 20,000 | 21,800 00 | 23,000 00 |
| Old Boston N'l Bank, Boston, . | 7,000 | 7,000 00 | 7,000 00 |
| Shawmut Nat'l Bank, Boston, . | 10,000 | 11,000 00 | 10,000 00 |
| State National Bank, Boston, . | 7,500 | 7,500 00 | 7,500 00 |
| Suffolk Nat'l Bank, Boston, . | 5,000 | 4,600 00 | 5,000 00 |

Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|------------|----------------------------|------------------|
| 150 | Tremont Nat'l Bank, Boston, . | \$15,000 | \$14,100 00 | \$15,000 00 |
| 30 | Washington Nat'l B'k, Boston, . | 3,000 | 3,000 00 | 3,000 00 |
| 75 | Nat'l Webster Bank, Boston, . | 7,500 | 6,800 00 | 7,000 00 |
| 200 | First National Bank, Chicopee, . | 20,000 | 30,000 00 | 28,000 00 |
| 15 | First Nat'l Bank, Easthampton, . | 1,500 | 1,725 00 | 1,500 00 |
| 50 | Wachusett N'l B'k, Fitchburg, . | 5,000 | 10,000 00 | 5,000 00 |
| 32 | Franklin Co. N'l B'k, Greenfield, . | 3,200 | 3,200 00 | 1,300 00 |
| 250 | City National Bank, Holyoke, . | 25,000 | 27,500 00 | 27,000 00 |
| 60 | Hadley Falls N'l B'k, Holyoke, . | 6,000 | 9,300 00 | 8,500 00 |
| 50 | Holyoke Nat'l Bank, Holyoke, . | 5,000 | 7,500 00 | 6,000 00 |
| 50 | Leominster N'l B'k, Leominster, . | 5,000 | 5,000 00 | 5,000 00 |
| 30 | Lee National Bank, Lee, . | 3,000 | 3,600 00 | 3,000 00 |
| 63 | Monson Nat'l Bank, Monson, . | 6,300 | 9,450 00 | 7,000 00 |
| 50 | First N'l Bank, Northampton, . | 5,000 | 6,000 00 | 6,000 00 |
| 50 | Hampshire Co. National Bank, Northampton, . | 5,000 | 5,750 00 | 5,000 00 |
| 140 | Northampton National Bank, Northampton, . | 14,000 | 23,100 00 | 21,000 00 |
| 100 | Palmer Nat'l Bank, Palmer, . | 10,000 | 12,000 00 | 12,000 00 |
| 74 | Pittsfield N'l Bank, Pittsfield, . | 7,400 | 7,400 00 | 8,000 00 |
| 94 | Ware National Bank, Ware, . | 9,400 | 10,340 00 | 10,000 00 |
| 50 | First Nat'l Bank, Westfield, . | 5,000 | 7,500 00 | 7,000 00 |
| 25 | Hampden N'l B'k, Westfield, . | 2,500 | 3,750 00 | 2,500 00 |
| 400 | Agawam N'l B'k, Springfield, . | 40,000 | 40,000 00 | 40,000 00 |
| 300 | Chapin N'l Bank, Springfield, . | 30,000 | 43,500 00 | 34,000 00 |
| 500 | Chicopee N'l B'k, Springfield, . | 50,000 | 77,500 00 | 70,500 00 |
| 300 | City Nat'l Bank, Springfield, . | 30,000 | 42,000 00 | 35,000 00 |
| 450 | First Nat'l Bank, Springfield, . | 45,000 | 60,750 00 | 60,000 00 |
| 216 | John Hancock National Bank, Springfield, . | 21,600 | 24,840 00 | 22,500 00 |
| 400 | Pynchon N'l B'k, Springfield, . | 40,000 | 62,000 00 | 61,500 00 |
| 361 | Second N'l Bank, Springfield, . | 36,100 | 52,345 00 | 54,100 00 |
| 402 | Third Nat'l Bank, Springfield, . | 40,200 | 80,400 00 | 66,000 00 |
| 150 | Springfield Safe Deposit and Trust Company, Springfield, . | 15,000 | 21,000 00 | 17,000 00 |
| 10 | N'l Exchange Bank, Hartford, Conn., . | 500 | 550 00 | 500 00 |
| 13 | Phoenix Nat'l Bank, Hartford, Conn., . | 1,300 | 1,430 00 | 1,300 00 |
| 50 | Thames Nat'l Bank, Norwich, Conn., . | 5,000 | 7,000 00 | 7,000 00 |
| 100 | Springfield National Bank, Springfield, . | 10,000 | 12,500 00 | 12,500 00 |
| | | \$843,600 | \$1,098,680 00 | \$999,800 00 |

Springfield Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------------|----------------------------|---------------------|
| Boston & Albany R.R. 5s, . . . | \$68,000 | \$72,420 00 | \$68,000 00 |
| Boston & Albany R.R. 6s, . . . | 269,000 | 275,725 00 | 275,000 00 |
| Boston, Clinton & Fitchburg R.R. 5s, . . . | 15,000 | 16,500 00 | 15,000 00 |
| Boston & Lowell R.R. 6s, . . . | 20,000 | 20,600 00 | 20,000 00 |
| Boston & Providence R.R. 4s, . . . | 85,000 | 85,000 00 | 85,000 00 |
| Fitchburg R.R. 5s, . . . | 25,000 | 25,625 00 | 25,000 00 |
| Leeds & Farmington R.R. 6s, . . . | 10,000 | 10,200 00 | 10,000 00 |
| New Bedford R.R. 7s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| New Haven & Northampton R.R. 5s, . . . | 35,000 | 37,100 00 | 35,000 00 |
| New Haven & Northampton R.R. 7s, . . . | 59,000 | 66,670 00 | 68,000 00 |
| New York, New Haven & Hartford R.R. 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| New York, Prov. & Boston R.R. 7s, . . . | 52,000 | 58,760 00 | 57,000 00 |
| Old Colony R.R. 4½s, . . . | 12,000 | 12,000 00 | 12,000 00 |
| Old Colony R.R. 6s, . . . | 35,000 | 36,105 00 | 35,000 00 |
| Providence & Worcester R.R. 6s, . . . | 13,000 | 13,650 00 | 13,000 00 |
| Vermont Valley R.R. 5s, . . . | 10,000 | 10,600 00 | 10,000 00 |
| | \$783,000 | \$815,955 00 | \$798,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|-------------|----------------|-------------|
| \$60,500 00 | 3½ per cent. | \$674,250 00 | 4 per cent. | \$5,988,450 00 | 5 per cent. |
| 10,000 00 | 3¾ " " | 30,000 00 | 4½ " " | 191,500 00 | 6 " " |
| 52,000 00 | 3¼ " " | 280,600 00 | 4¾ " " | 100,000 00 | 7 " " |

Amount invested in real estate for banking purposes, \$116,500 00
 Estimated value of the same, 116,500 00
 Assessed value of the same, 95,000 00
 Value, by books, of other real estate held or owned by foreclosure or other-
 wise, 14,350 00
 Assessed value of the same, 14,300 00
 Number of loans which are of an amount not exceeding \$3,000 each, 1,271
 Aggregate amount of the same, 1,670,650 00
 Total number of loans upon real estate, 1,363
 Amount of investments from which no income is received, 14,350 00
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 563,825 82
 Times for the dividends fixed by the by-laws: January 1 and July 1.

Springfield Institution for Savings — Concluded.

| | | |
|---|--------------|---------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., | { \$222 |
| year ending Oct. 31, 1893, | 2 per cent., | { 222 |
| Number of accounts opened during the year ending Oct. 31, 1893, | | 4,494 |
| Number of accounts closed during the year ending Oct. 31, 1893, | | 4,273 |
| Total number of open accounts Oct. 31, 1893, | | 28,875 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 23 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 2,198 |
| Number of same, | | 28,391 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 2,678 |
| Number of same, | | 25,038 |
| Date of examination by commissioners : November 22 and 23. | | |

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 31.

WILLIAM B. STEVENS, *President.*

ONSLOW GILMORE, *Treasurer.*

ONSLOW GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ARAD GERRY,

JOHN W. SPENCER,

A. H. COWDREY.

Open for business Tuesday and Saturday, 2 to 5 P.M., and 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$286,000 00 | Deposits, | \$657,987 02 |
| Bank stock as per schedule, . | 8,000 00 | Guaranty fund, . | 20,908 62 |
| Loan on bank stock, | 8,000 00 | Interest account, . | 16,506 78 |
| Railroad bonds as per schedule, . | 126,000 00 | Profit and loss account, | 6,242 90 |
| Real estate by foreclosure, . . | 759 58 | | |
| Loans on real estate, | 199,091 73 | | |
| Loans on personal security, . . | 2,250 00 | | |
| Loans to counties, cities or towns (notes), | 67,300 00 | | |
| Deposit in bank, on interest, . | 4,760 82 | | |
| Deposit in bank, not on interest, . | 110 12 | | |
| Expense account, | 1,979 87 | | |
| Cash on hand, | 3,302 20 | | |
| | \$701,544 32 | | \$701,544 32 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Stoneham National Bank, Stoneham, | \$4,760 82 |
| Blackstone National Bank, Boston, | 110 12 |

Loan on Bank Stock:—

| | |
|---|------------|
| On 50 shares National Bank of South Reading, Wakefield, | \$5,000 00 |
|---|------------|

Stoneham Five Cents Savings Bank—Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount |
|--|------------------|-------------------------|------------------|
| City of Boston, Mass., 4s, . . . | \$45,000 | \$45,000 00 | \$45,000 |
| of Chicago, Ill., 4s, . . . | 10,000 | 9,700 00 | 10,000 |
| of Cleveland, Ohio, 4s, . . . | 6,000 | 6,000 00 | 6,000 |
| of Columbus, Ohio, 4s, . . . | 26,000 | 24,700 00 | 26,000 |
| of Dayton, Ohio, 4s, . . . | 10,000 | 9,500 00 | 10,000 |
| of Dayton, Ohio, 5s, . . . | 11,000 | 11,110 00 | 11,000 |
| of Grand Rapids, Mich., 4½s, . . . | 22,000 | 22,440 00 | 22,000 |
| of Middletown, Conn., 4s, . . . | 10,000 | 10,000 00 | 10,000 |
| of Rockland, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 |
| of Rockingham, Vt., 4s, . . . | 13,000 | 13,000 00 | 13,000 |
| of Spencer, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 |
| Town of Attleborough, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 |
| of Beverly, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 |
| of Framingham, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 |
| of Leominster, Mass., 4s, . . . | 20,000 | 20,000 00 | 20,000 |
| of Maynard, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 |
| of Montague, Mass., 4s, . . . | 28,000 | 28,000 00 | 28,000 |
| City of Fort Wayne, Ind., 4½s, . . . | 10,000 | 10,200 00 | 10,000 |
| | \$286,000 | \$284,650 00 | \$286,000 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount |
|----------------|-----------------------------|------------|-------------------------|---------|
| 50 | Stoneham N'l B'k, Stoneham, | \$5,000 | \$5,000 00 | \$5,000 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount |
|--|------------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, . . . | \$30,000 | \$29,700 00 | \$30,000 |
| Boston & Maine R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 |
| Boston, Revere Beach & Lynn R.R. 6s, . . . | 1,000 | 1,050 00 | 1,000 |
| Concord & Montreal R.R. 4s, . . . | 20,000 | 19,600 00 | 20,000 |
| Fitchburg R.R. 4s, . . . | 15,000 | 14,550 00 | 15,000 |
| Fitchburg R.R. 5s, . . . | 5,000 | 5,250 00 | 5,000 |
| N. Y. & N. E. R.R. (terminal) 4s, . . . | 10,000 | 10,000 00 | 10,000 |
| Old Colony R.R. 4s, . . . | 20,000 | 20,000 00 | 20,000 |
| Vermont & Massachusetts R.R. 5s, . . . | 10,000 | 10,500 00 | 10,000 |
| Troy & Boston R.R. 7s, . . . | 5,000 | 6,750 00 | 5,000 |
| | \$126,000 | \$127,200 00 | \$126,000 |

Stoneham Five Cents Savings Bank—Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|-------------|--------------|-------------|
| \$4,760 82 | 2½ per cent. | \$69,900 00 | 5 per cent. | \$131,267 11 | 6 per cent. |
| 42,300 00 | 4 “ | 7,700 00 | 5½ “ | 7,474 62 | 7 “ |
| 16,000 00 | 4½ “ | | | | |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$759 58 |
| Assessed value of the same, | 4,400 00 |
| Net income received from same during year ending Oct. 31, 1893, | 29 33 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 165 |
| Aggregate amount of the same, | 126,741 73 |
| Total number of loans upon real estate, | 148 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 30,651 60 |
| Times for the dividends fixed by the by-laws: first Wednesday in May and November. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 11,692 05, |
| year ending Oct. 31, 1893, } 2 per cent., { | 12,270 29 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 374 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 232 |
| Total number of open accounts Oct. 31, 1893, | 2,964 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,716 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 148,984 08 |
| Number of same, | 2,879 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 145,193 08 |
| Number of same, | 2,303 |
| Date of examination by commissioner: June 30. | |

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS— BOSTON.

Incorporated March 7, 1833. Present number of corporators, 181.

WILLIAM ENDICOTT, Jr., *President.* CHARLES HENRY PARKER, *Treasurer*
HERBERT MAGOUN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM ENDICOTT, Jr., T. QUINCY BROWNE,
GEORGE S. BULLENS, GEORGE WHITNEY,
EDWARD W. HOOPER, FRANCIS L. HIGGINSON,
JOHN L. GARDNER.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|------------------------|--------------------------------|------------------------|
| Public funds as per schedule, . . . | \$3,785,931 50 | Deposits, . . . | \$26,783,386 59 |
| Loans on public funds, . . . | 60,000 00 | Guaranty fund, . . . | 782,201 73 |
| Bank stock as per schedule, . . . | 620,225 00 | Suspense account, . . . | 8,833 28 |
| Loan on bank stock, . . . | 16,000 00 | Profit and loss account, . . . | 226,186 21 |
| Railroad bonds as per schedule, . . . | 4,152,352 96 | | |
| Loan on railroad bonds, . . . | 100,000 00 | | |
| Railroad notes, . . . | 550,000 00 | | |
| Real estate (for banking purposes), . . . | 180,000 00 | | |
| Real estate by foreclosure, . . . | 6,039 66 | | |
| Loans on real estate, . . . | 9,219,120 53 | | |
| Loans on personal security, . . . | 7,093,000 00 | | |
| Loans to counties, cities or towns (notes), . . . | 518,670 64 | | |
| Deposits in banks, on interest, . . . | 1,352,802 20 | | |
| Deposits in banks, not on interest, . . . | 6,078 90 | | |
| Expense account, . . . | 3,247 54 | | |
| Rent account, . . . | 163 65 | | |
| Cash on hand, . . . | 136,975 23 | | |
| | \$27,800,607 81 | | \$27,800,607 81 |

Cash on Deposit in Banks, amount in each : —

| | |
|--|--------------|
| New England National Bank, Boston, . . . | \$261,410 38 |
| Merchants' National Bank, Boston, . . . | 396,824 08 |
| North National Bank, Boston, . . . | 172,048 94 |
| Atlantic National Bank, Boston, . . . | 165,893 12 |
| National Revere Bank, Boston, . . . | 123,085 19 |
| Market National Bank, Boston, . . . | 127,800 31 |
| Columbian National Bank, Boston, . . . | 88,819 06 |

Savings Bank for Seamen and Others, Boston — Continued.

Investments on Public Funds, amount on each:—

| | | |
|--|-----------|-------------|
| \$10,000 City of Providence, R. I., 6s, | | \$10,000 00 |
| \$10,000 City of Meriden, Conn., 4s, | | } 50,000 00 |
| \$10,000 City of Fitchburg, Mass., 4s, | | |
| \$10,000 Town of Marlborough, Mass., 4s, | | |

Investments on Bank Stock:—

| | | |
|---------------------------------------|-----------|-------------|
| Shares Tremont National Bank, Boston, | | \$16,000 00 |
|---------------------------------------|-----------|-------------|

Investments on Railroad Bonds:—

| | | |
|---|-----------|--------------|
| \$100,000 Worcester, Nashua & Rochester R.R. bonds, | | \$100,000 00 |
|---|-----------|--------------|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|----------------|----------------------------|------------------|
| City of Boston, Mass., 4s, | \$1,695,000 00 | \$1,714,025 00 | \$1,695,000 00 |
| City of Boston, Mass., 5s, | 947,562 50 | 1,027,665 00 | 976,662 50 |
| City of Boston, Mass., 6s, | 20,000 00 | 20,100 00 | 20,000 00 |
| City of Chicago, Ill., 4s, | 350,000 00 | 343,000 00 | 350,000 00 |
| City of New Bedford, Mass., 3½s, | 30,000 00 | 28,800 00 | 30,000 00 |
| City of New Bedford, Mass., 6s, | 10,000 00 | 10,500 00 | 10,000 00 |
| City of Providence, R. I., 4s, | 100,000 00 | 102,000 00 | 100,000 00 |
| City of Providence, R. I., 5s, | 116,049 00 | 121,851 45 | 116,049 00 |
| City of Springfield, Mass., 4s, | 50,000 00 | 50,000 00 | 50,000 00 |
| City of Waltham, Mass., 4s, | 75,000 00 | 75,000 00 | 75,000 00 |
| City of Worcester, Mass., 4s, | 100,000 00 | 100,000 00 | 100,000 00 |
| City of Ayer, Mass., 4s, | 60,000 00 | 60,000 00 | 60,000 00 |
| City of Massachusetts 5s, | 90,000 00 | 90,450 00 | 90,000 00 |
| City of New York, N. Y., 6s, | 100,000 00 | 113,250 00 | 113,220 00 |
| | \$3,743,611 50 | \$3,856,641 45 | \$3,785,931 50 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| Atlantic Nat'l Bank, Boston, | \$8,500 | \$10,200 00 | \$8,500 00 |
| Atlas National Bank, Boston, | 65,400 | 75,210 00 | 65,400 00 |
| Boylston Nat'l Bank, Boston, | 3,000 | 3,750 00 | 3,000 00 |
| National City Bank, Boston, | 21,100 | 18,146 00 | 21,100 00 |
| Columbian Nat'l Bank, Boston, | 49,200 | 49,200 00 | 49,200 00 |
| Nat'l B'k of Commerce, Boston, | 16,900 | 19,942 00 | 16,900 00 |
| Continental Nat'l B'k, Boston, | 13,800 | 15,870 00 | 13,800 00 |
| National Eagle Bank, Boston, | 46,100 | 43,795 00 | 46,100 00 |
| Freeman's Nat'l Bank, Boston, | 4,800 | 5,088 00 | 4,800 00 |

Suffolk Savings Bank for Seamen and Others, Boston — Cont.

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount In |
|----------------|----------------------------------|------------|-------------------------|-----------|
| 150 | Hamilton Nat'l Bank, Boston, | \$15,000 | \$17,100 00 | \$15,000 |
| 211 | N'l Hide & Leather B'k, Boston, | 21,100 | 22,366 00 | 21,100 |
| 150 | Howard Nat'l Bank, Boston, . | 15,000 | 15,000 00 | 15,000 |
| 150 | Market Nat'l Bank, Boston, . | 15,000 | 13,950 00 | 15,000 |
| 658 | Merchants' N'l Bank, Boston, | 65,800 | 96,098 00 | 65,800 |
| 50 | Massachusetts N'l B'k, Boston, | 5,000 | 4,750 00 | 5,000 |
| 11 | New England N'l B'k, Boston, | 1,100 | 1,738 00 | 1,100 |
| 50 | Old Boston N'l Bank, Boston, | 5,000 | 5,000 00 | 5,000 |
| 150 | N'l B'k of Redemption, Boston, | 15,000 | 18,900 00 | 15,000 |
| 100 | N'l B'k of the Republic, Boston, | 10,000 | 14,700 00 | 10,000 |
| 400 | National Revere Bank, Boston, | 40,000 | 40,000 00 | 40,000 |
| 244 | Shawmut Nat'l Bank, Boston, | 24,400 | 27,328 00 | 24,400 |
| 111 | Shoe & Leather N'l B'k, Boston, | 11,100 | 9,990 00 | 11,100 |
| 133 | State National Bank, Boston, . | 13,300 | 13,832 00 | 13,300 |
| 136 | Suffolk Nat'l Bank, Boston, . | 13,600 | 12,648 00 | 13,600 |
| 187 | Tremont Nat'l Bank, Boston, . | 18,700 | 17,578 00 | 18,700 |
| 100 | National Union Bank, Boston, | 10,000 | 13,000 00 | 10,000 |
| 617 | Nat'l Webster Bank, Boston, . | 61,700 | 56,764 00 | 61,700 |
| 150 | Washington N'l Bank, Boston, | 15,000 | 15,000 00 | 15,000 |
| 175 | Bay State N'l Bank, Lawrence, . | 13,125 | 22,750 00 | 13,125 |
| 25 | Railroad Nat'l Bank, Lowell, . | 2,500 | 3,000 00 | 2,500 |
| | | \$620,225 | \$682,693 00 | \$620,225 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount In |
|---|----------------|-------------------------|-------------|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . . | \$100,000 00 | \$108,000 00 | \$100,000 |
| Boston & Lowell R.R. 4s, . . . | 650,000 00 | 643,500 00 | 650,000 |
| Boston & Providence R.R. 4s, . . | 200,000 00 | 200,000 00 | 200,000 |
| Eastern R.R. 6s, | 428,468 20 | 501,307 79 | 526,836 |
| Conn. & Passumpsic Rivers R.R. 4s, | 200,000 00 | 200,000 00 | 201,500 |
| Fitchburg R.R. 5s, | 300,000 00 | 309,000 00 | 313,500 |
| Holyoke & Westfield R.R. 4s, . . | 100,000 00 | 99,000 00 | 100,000 |
| New Bedford R.R. 7s, | 3,000 00 | 3,015 00 | 3,000 |
| N. Y. & N. E. R.R. (terminal) 4s, | 500,000 00 | 500,000 00 | 500,000 |
| Old Colony R.R. 4s, | 900,000 00 | 900,000 00 | 900,000 |
| Old Colony R.R. 6s, | 200,000 00 | 206,000 00 | 200,000 |
| Old Colony R.R. 7s, | 17,000 00 | 17,085 00 | 17,000 |
| Portland & Ogdensburg R.R. 6s, | 139,000 00 | 150,120 00 | 161,250 |
| Providence & Worcester R.R. 6s, | 250,000 00 | 262,500 00 | 280,275 |
| | \$3,987,468 20 | \$4,099,527 79 | \$4,152,356 |

olk Savings Bank for Seamen and Others, Boston — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---------|-------------|----------------|--------------|--------------|--------------|
| 199 50 | 2 per cent. | \$4,069,520 00 | 4½ per cent. | \$70,000 00 | 5½ per cent. |
| 709 58 | 2½ " | 1,144,000 00 | 4½ " | 1,544,520 64 | 6 " |
| 893 12 | 3 " | 2,604,150 00 | 5 " | 50,000 00 | 6½ " |
| 800 53 | 4 " | 330,000 00 | 6½ " | 702,000 00 | 7 " |
| 600 00 | 4½ " | 580,300 00 | 5½ " | | |

Amount invested in real estate for banking purposes, \$180,000 00
 Estimated value of the same, 180,000 00
 Estimated value of the same, 316,000 00
 Income received from same during year ending Oct. 31, 1893, . . . 3,834 13
 Income by books, of other real estate held or owned by foreclosure or otherwise, 6,039 66
 Estimated value of the same, 10,400 00
 Income received from same during year ending Oct. 31, 1893, . . . 430 88
 Number of loans which are of an amount not exceeding \$3,000 each, 59
 Aggregate amount of the same, 121,200 00
 Number of loans upon real estate, 331
 Amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, 1,230,100 08
 Dividends for the dividends fixed by the by-laws: second Wednesday in April
 October.
 Amount and amount of each semi-annual dividend during the } 2 per cent., { 507,615 07
 ending Oct. 31, 1893, } 2 per cent., { 507,000 89
 Number of accounts opened during the year ending Oct. 31, 1893, 7,677
 Number of accounts closed during the year ending Oct. 31, 1893, 6,641
 Number of open accounts Oct. 31, 1893, 60,739
 Expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), 38,774 60
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, 4,791,346 00
 Number of same, 49,825
 Amount of withdrawals, including dividends, during the year ending Oct. 1893, 5,539,598 75
 Number of same, 47,587
 Date of examination by commissioner: October 26.

TAUNTON SAVINGS BANK—TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 90.

JOHN E. SANFORD, *President.*

HENRY R. WOOD, *Treasurer.*

HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LE BARON B. CHURCH,

CHARLES L. LOVERING,

ELISHA T. JACKSON,

DANIEL A. TREFETHEN,

JOHN E. SANFORD,

GEORGE M. WOODWARD,

GEO. A. WASHBURN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1898.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . . . | \$233,875 00 | Deposits, . . . | \$1,630,018 18 |
| Loans on public funds, . . . | 95,000 00 | Guaranty fund, . . . | 56,623 27 |
| Bank stock as per schedule, . . . | 114,502 13 | Interest account, . . . | 24,700 14 |
| Loans on bank stock, . . . | 2,900 00 | Profit and loss account, . . . | 266 50 |
| Railroad bonds as per schedule, . . . | 237,000 00 | Surplus, . . . | 28,777 00 |
| Loans on railroad bonds, . . . | 25,000 00 | | |
| Real estate by foreclosure, . . . | 9,940 84 | | |
| Loans on real estate, . . . | 442,599 00 | | |
| Loans on personal security, . . . | 557,815 00 | | |
| Loans to counties, cities or towns (notes), . . . | 1,000 00 | | |
| Deposit in bank, on interest, . . . | 11,216 64 | | |
| Deposit in bank, not on interest, . . . | 4,104 82 | | |
| Expense account, . . . | 1,562 22 | | |
| Cash on hand, . . . | 3,869 44 | | |
| | \$1,740,385 09 | | \$1,740,385 09 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| National Bank of the Republic, Boston, | \$11,216 64 |
| Taunton National Bank, Taunton, | 4,104 82 |

Loans on Public Funds, amount on each:—

| | |
|---|---------------|
| On \$11,000 City of Newton, Mass., 4s, | } \$20,000 00 |
| On \$10,000 City of Cambridge, Mass., 4s, | |
| On \$30,000 City of Meriden, Conn., 4s, | 25,000 00 |
| On \$40,000 City of Dayton, Ohio, 5s, | } 50,000 00* |
| On \$10,000 City of Dayton, Ohio, 4s, | |

* A legal loan when made.

Taunton Savings Bank — Continued.

| | | |
|---|---|-------------|
| Investments on Bank Stock, amount on each : — | | |
| Shares Merchants' National Bank, New Bedford, | } | \$2,000 00 |
| Shares First National Bank, New Bedford, | | |
| Shares Machinists' National Bank, Taunton, | | |
| Shares Bristol County National Bank, Taunton, | | 400 00 |
| Investments on Railroad Bonds : — | | |
| \$6,000 Boston & Maine R.R. 4s, | | \$25,000 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| City of Boston, Mass, 3½s, | \$45,000 | \$42,750 00 | \$45,000 00 |
| City of Dayton, Ohio, 5s, | 10,000 | 10,600 00 | 10,000 00* |
| City of Dayton, Ohio, 6s, | 8,000 | 8,000 00 | 8,000 00* |
| City of Des Moines, Iowa, 4½s, | 15,000 | 15,000 00 | 15,000 00 |
| City of East Saginaw, Mich., 5s, | 8,000 | 8,080 00 | 8,000 00 |
| City of Taunton, Mass., 4s, | 52,000 | 52,000 00 | 52,000 00 |
| City of Taunton, Mass., 5s, | 19,900 | 19,999 50 | 19,900 00 |
| City of Taunton, Mass., 6s, | 2,000 | 2,080 00 | 2,000 00 |
| City of Peabody, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| City of Aroostook, Me., 4s, | 20,000 | 19,600 00 | 20,000 00 |
| Commonwealth of Massachusetts 5s, | 3,000 | 3,015 00 | 3,000 00 |
| State of New Hampshire 6s, | 1,000 | 1,150 00 | 1,000 00 |
| City of Canton, Ohio, 5s, | 15,000 | 15,900 00 | 15,000 00 |
| City of New Bedford, Mass., 4s, | 10,000 | 10,000 00 | 9,975 00 |
| | \$233,900 | \$233,174 50 | \$233,875 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Atlas National Bank, Boston, | \$5,500 | \$6,325 00 | \$6,100 00 |
| Atlantic Nat'l Bank, Boston, | 1,000 | 1,200 00 | 1,200 00 |
| Blackstone Nat'l Bank, Boston, | 1,000 | 900 00 | 1,000 00 |
| Boylston Nat'l Bank, Boston, | 1,200 | 1,500 00 | 1,400 00 |
| National City Bank, Boston, | 10,000 | 8,600 00 | 10,000 00 |
| N'l B'k of Commerce, Boston, | 500 | 590 00 | 500 00 |
| Columbian Nat'l B'k, Boston, | 800 | 800 00 | 800 00 |
| Continental N'l Bank, Boston, | 1,000 | 1,140 00 | 1,000 00 |
| National Eagle Bank, Boston, | 1,100 | 1,045 00 | 1,100 00 |
| Nat'l Exchange Bank, Boston, | 2,000 | 2,360 00 | 2,200 00 |
| Freeman's Nat'l Bank, Boston, | 1,700 | 1,802 00 | 1,695 75 |

Taunton Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount |
|-------------------|--|-----------------|----------------------------|---------------------|
| 44 | Hamilton Nat'l Bank, Boston, | \$4,400 | \$5,016 00 | \$5,200 00 |
| 3 | Howard Nat'l Bank, Boston, . | 300 | 297 00 | 300 00 |
| 6 | Merchants' Nat'l Bank, Boston, | 600 | 858 00 | 700 00 |
| 33 | Mt Vernon Nat'l Bank, Boston, | 3,300 | 4,356 00 | 4,150 00 |
| 11 | North National Bank, Boston, | 1,100 | 1,199 00 | 1,200 00 |
| 10 | New England N'l B'k, Boston, | 1,000 | 1,570 00 | 1,300 00 |
| 23 | Nat'l Revere Bank, Boston, . | 2,300 | 2,300 00 | 2,700 00 |
| 25 | N'l B'k of the Republic, Boston, | 2,500 | 3,650 00 | 3,200 00 |
| 25 | National Bank of Redemption, Boston, | 2,500 | 3,125 00 | 2,900 00 |
| 20 | Second National Bank, Boston, | 2,000 | 3,620 00 | 2,900 00 |
| 12 | Shawmut Nat'l Bank, Boston, | 1,200 | 1,344 00 | 1,300 00 |
| 11 | Tremont Nat'l Bank, Boston, . | 1,100 | 1,045 00 | 1,050 00 |
| 10 | Nat'l Webster Bank, Boston, . | 1,000 | 920 00 | 1,000 00 |
| 17 | First N'l Bank, New Bedford, | 1,700 | 2,397 00 | 2,200 00 |
| 102 | National Bank of Commerce, New Bedford, | 10,200 | 7,854 00 | 10,200 00 |
| 200 | Merchants' Nat'l Bank, New Bedford, | 20,000 | 39,000 00 | 27,200 00 |
| 34 | Bristol County National Bank, Taunton, | 3,400 | 4,692 00 | 4,400 00 |
| 9 | Machinists' N'l Bank, Taunton, | 900 | 1,485 00 | 1,200 00 |
| 109 | Taunton Nat'l Bank, Taunton, | 10,900 | 16,295 50 | 14,200 00 |
| | | \$96,200 | \$127,285 50 | \$114,500 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount |
|--|------------------|----------------------------|---------------------|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | \$2,000 | \$2,160 00 | \$2,000 00 |
| Boston & Lowell R.R. 4s, | 20,000 | 19,800 00 | 20,000 00 |
| Boston & Maine R.R. 4s, | 50,000 | 49,000 00 | 50,000 00 |
| Concord & Montreal R.R. 4s, . . . | 50,000 | 49,000 00 | 50,000 00 |
| Fitchburg R.R. 5s, | 25,000 | 26,050 00 | 25,000 00 |
| Maine Central R.R. 4½s, | 20,000 | 20,400 00 | 20,000 00 |
| Old Colony R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Old Colony R.R. 6s, | 35,000 | 36,750 00 | 35,000 00 |
| Worcester, Nashua & Roch. R.R. 4s, | 10,000 | 9,900 00 | 10,000 00 |
| | \$237,000 | \$238,060 00 | \$237,000 00 |

Taunton Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|-------------|--------------|-------------|
| \$11,216 64 | 2½ per cent. | \$374,100 00 | 5 per cent. | \$324,064 00 | 6 per cent. |
| 20,000 00 | 3½ " | 75,000 00 | 6½ " | 12,500 00 | 6½ " |
| 51,300 00 | 4 " | 179,960 00 | 5½ " | 10,400 00 | 7 " |
| 14,000 00 | 4½ " | 5,000 00 | 5½ " | 15,000 00 | 8 " |
| 43,000 00 | 4½ " | | | | |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$9,940 84 |
| Assessed value of the same, | 10,400 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 493 61 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . | 294 |
| Aggregate amount of the same, | 293,914 00 |
| Total number of loans upon real estate, | 294 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 84,264 18 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 30,922 26 |
| year ending Oct. 31, 1893, } 2 per cent., { | 31,737 38 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 477 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 468 |
| Total number of open accounts Oct. 31, 1893, | 4,213 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 4,847 94 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 247,635 20 |
| Number of same, | 2,533 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 285,484 27 |
| Number of same, | 2,869 |
| Date of examination by commissioner: August 10. | |

TEMPLETON SAVINGS BANK — BALDWINVILLE

Incorporated April 19, 1871. Present number of corporators, 45.

M. A. WILSON, *President.*

ASA HOSMER, *Treas.*

ASA HOSMER, *Clerk of the Corporation.*

Names of committees charged with the investment of its funds:

M. A. WILSON,

GILMAN WAITE,

WILLARD BAKER,

HERBERT LELAND,

A. D. WILEY.

Open for business every Wednesday and Saturday, the last two weeks in each of the first week in January and July, and first three days in April and October, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|--------------------------------|---------------------|
| Public funds as per schedule, . | \$31,000 00 | Deposits, . . . | \$261,121 12 |
| Bank stock as per schedule, . | 16,400 00 | Guaranty fund, . | 12,000 00 |
| Loans on bank stock, . . . | 1,500 00 | Profit and loss account, . . . | 4,000 00 |
| Railroad bonds as per schedule, . | 18,000 00 | | |
| Real estate (for banking purposes), . . . | 8,500 00 | | |
| Loans on real estate, . . . | 131,910 00 | | |
| Loans on personal security, . | 21,880 00 | | |
| Loans to counties, cities or towns (notes), . . . | 32,500 00 | | |
| Deposits in banks, on interest, . | 13,000 00 | | |
| Deposit in bank, not on interest, . | 829 35 | | |
| Expense account, . . . | 1,334 77 | | |
| Due from T. P. Beal, receiver, . | 302 42 | | |
| Cash on hand, . . . | 478 38 | | |
| | \$277,634 92 | | \$277,634 92 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|------------|
| National Bank of the Commonwealth, Boston, | \$2,000 00 |
| Orange National Bank, Orange, | 800 00 |
| Miller's River National Bank, Athol, | 1,000 00 |

Loans on Bank Stock, amount on each:—

| | |
|---|------------|
| On 10 shares First National Bank, Winchendon, | \$1,000 00 |
| On 5 shares Rollstone National Bank, Fitchburg, | 500 00 |

Templeton Savings Bank, Baldwinville — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| of Bay City, Mich., 5s, . . . | \$5,000 | \$5,250 00 | \$5,000 00 |
| of Cleveland, Ohio, 5s, . . . | 5,000 | 5,125 00 | 5,000 00 |
| of Dayton, Ohio, 5s, . . . | 1,000 | 1,040 00 | 1,000 00* |
| of Grand Rapids, Mich., 5s, . . . | 5,000 | 5,050 00 | 5,000 00 |
| of Peoria, Ill., 4½s, . . . | 2,000 | 2,040 00 | 2,000 00 |
| of Peoria, Ill., 7s, . . . | 2,000 | 2,200 00 | 2,000 00 |
| of Saginaw, Mich., 5s, . . . | 1,000 | 1,050 00 | 1,000 00 |
| of Sioux City, Iowa, 4½s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Springfield, Ohio, 5s, . . . | 5,000 | 5,250 00 | 5,000 00 |
| | \$31,000 | \$32,005 00 | \$31,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| Miller's River N'l B'k, Athol, . | \$200 | \$350 00 | \$200 00 |
| National City Bank, Boston, . | 1,000 | 860 00 | 1,000 00 |
| Columbian Nat'l Bank, Boston, . | 1,000 | 1,000 00 | 1,000 00 |
| N'l B'k of Commerce, Boston, . | 1,000 | 1,180 00 | 1,000 00 |
| Continental N'l Bank, Boston, . | 1,000 | 1,140 00 | 1,000 00 |
| National Eagle Bank, Boston, . | 1,000 | 920 00 | 1,000 00 |
| N'l Hide & Leather B'k, Boston, . | 1,000 | 1,050 00 | 1,000 00 |
| Nat'l Revere Bank, Boston, . . | 1,000 | 1,000 00 | 1,000 00 |
| National Rockland B'k, Boston, . | 1,000 | 1,600 00 | 1,000 00 |
| Tremont Nat'l Bank, Boston, . . | 1,000 | 940 00 | 1,000 00 |
| National Webster B'k, Boston, . | 1,000 | 910 00 | 1,000 00 |
| Fitchburg N'l B'k, Fitchburg, . | 1,000 | 1,450 00 | 1,000 00 |
| First National Bank, Gardner, . | 1,200 | 1,500 00 | 1,200 00 |
| Orange Nat'l Bank, Orange, . . | 3,000 | 4,500 00 | 3,000 00 |
| First Nat'l Bank, Winchendon, . | 1,000 | 1,650 00 | 1,000 00 |
| | \$16,400 | \$20,050 00 | \$16,400 00 |

Templeton Savings Bank, Baldwinville — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|-------------------------|--------------------|
| Boston & Maine R.R. 4s, | \$5,000 | \$4,800 00 | \$5,000 00 |
| Fitchburg R.R. 4½s, | 5,000 | 5,000 00 | 5,000 00 |
| Old Colony R.R. 6s, | 6,000 | 6,300 00 | 6,000 00 |
| Vermont & Massachusetts R.R. 5s, . | 2,000 | 2,060 00 | 2,000 00 |
| | \$18,000 | \$18,160 00 | \$18,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|-------------|------------|--------------|
| \$5,000 00 | 2½ per cent. | \$32,500 00 | 4 per cent. | \$3,200 00 | 5½ per cent. |
| 8,000 00 | 3½ “ | 11,300 00 | 5 “ | 140,790 00 | 6 “ |

| | |
|---|------------|
| Amount invested in real estate for banking purposes, | \$8,500 00 |
| Estimated value of the same, | 9,000 00 |
| Assessed value of the same, | 7,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 528 30 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . | 149 |
| Aggregate amount of the same, | 130,093 00 |
| Total number of loans upon real estate, | 137 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 14,620 01 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 4,840 23 |
| year ending Oct. 31, 1893, } 2 per cent., { | 5,008 13 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 108 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 72 |
| Total number of open accounts Oct. 31, 1893, | 870 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,334 77 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 31,208 44 |
| Number of same, | 412 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 27,232 58 |
| Number of same, | 377 |
| Date of examination by commissioner: March 20. | |

UNION SAVINGS BANK—FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 46.

JEROME C. BORDEN, *President.*

ABRAHAM G. HART, *Treasurer.*

MELVIN B. HORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JEROME C. BORDEN,

G. W. DEAN,

C. C. ROUNSEVILLE,

A. H. SKINNER,

W. W. STEWART.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$5,000 00 | Deposits, . . . | \$360,222 49 |
| Bank stock as per schedule, . | 44,478 60 | Guaranty fund, . | 6,500 00 |
| Railroad bonds as per schedule, . | 15,000 00 | Interest account, . | 11,398 05 |
| Real estate (for banking purposes), | 25,000 00 | Profit and loss account, | 29,169 00 |
| Real estate by foreclosure, . | 2,352 30 | | |
| Loans on real estate, | 504,890 12 | | |
| Loans on personal security, . | 270,845 00 | | |
| Deposit in bank, on interest, . | 29,200 00 | | |
| Cash on hand, | 223 62 | | |
| | \$897,289 54 | | \$897,289 54 |

Cash on Deposit in Bank:—

National Union Bank, Fall River, \$29,200 00

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|-------------------------|------------------|
| City of Fall River, Mass., 6s, . . . | \$5,000 | \$5,574 00 | \$5,000 00 |

Union Savings Bank, Fall River—Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value | Amount |
|----------------|---------------------------------|------------|------------------------|--------|
| 21 | Fall River N'l B'k, Fall River, | \$2,100 | \$2,205 00 | \$2,3 |
| 167 | Metacomet N'l B'k, Fall River, | 16,700 | 20,875 00 | 20,2 |
| 11 | Massasoit N'l B'k, Fall River, | 1,100 | 1,650 00 | 1,6 |
| 158 | National Union B'k, Fall River, | 15,800 | 15,800 00 | 15,8 |
| 35 | Pocasset N'l B'k, Fall River, | 3,500 | 4,900 00 | 4,3 |
| | | \$39,200 | \$45,430 00 | \$44,4 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount |
|------------------------------|------------|-------------------------|--------|
| Fitchburg R.R. 5s, | \$15,000 | \$15,750 00 | \$15,0 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | R |
|-------------|-------------|--------------|--------------|-------------|-------|
| \$29,200 00 | 2 per cent. | \$539,135 12 | 5½ per cent. | \$49,450 00 | 7 per |
| 30,440 00 | 5 " | 79,670 00 | 6 " | 44,465 00 | 8 |
| 32,000 00 | 5½ " | 375 00 | 6½ " | | |

| | |
|---|-----|
| Amount invested in real estate for banking purposes, | \$2 |
| Estimated value of the same, | 2 |
| Assessed value of the same, | 2 |
| Net income received from same during year ending Oct. 31, 1893, . . . | |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | |
| Assessed value of the same, | |
| Number of loans which are of an amount not exceeding \$3,000 each, . . | 263 |
| Aggregate amount of the same, | 32 |
| Total number of loans upon real estate, | 263 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 4 |
| Times for the dividends fixed by the by-laws: May 15 and November 15. | |

Union Savings Bank, Fall River — Concluded.

| | | |
|---|---|--|
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | $\left. \begin{array}{l} 2\frac{1}{2} \text{ per cent.,} \\ 2\frac{1}{2} \text{ per cent.,} \end{array} \right\}$ | $\$16,617 \text{ } 84$ $17,850 \text{ } 94$ |
| Number of accounts opened during the year ending Oct. 31, 1893, | 459 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 386 | |
| Total number of open accounts Oct. 31, 1893, | 1,758 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 3,026 81 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 186,277 12 |
| Number of same, | 2,259 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 154,309 74 |
| Number of same, | 1,663 | |
| Date of examination by commissioner: July 26. | | |

UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON—BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 33.

HUGH O'BRIEN, *President.*

WILLIAM S. PELLETIER, *Treasurer.*

JOHN J. MCCLUSKEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HUGH O'BRIEN,

JOHN CURTIN,

PAUL H. KENDRICKEN,

JOSEPH D. FALLON,

JOHN M. MAQUIRE,

MICHAEL J. WARD,

THOMAS B. FITZPATRICK.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 5 to 8 P.M.;
during July, August and September; close at 2 P.M. on Saturday.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|-----------------------|-----------------------|-----------------------|
| Public funds as per schedule, . | \$315,000 00 | Deposits, | \$4,458,812 57 |
| Bank stock as per schedule, . | 186,049 50 | Guaranty fund, . | 144,900 00 |
| Loans on bank stock, | 43,000 00 | Interest account, . | 103,540 20 |
| Railroad bonds as per schedule, | 223,300 00 | Profit and loss ac- | |
| Real estate (for banking pur- | | count, | 74,951 80 |
| poses), | 175,000 00 | Suspense account, . | 112 00 |
| Real estate by foreclosure, . . | 13,139 34 | Mortgage and interest | |
| Loans on real estate, | 2,366,090 00 | suspense, | 9,146 54 |
| Loans on personal security, . | 1,217,053 55 | | |
| Loans on depositors' books, . | 5,250 00 | | |
| Deposits in banks, on interest, . | 231,864 93 | | |
| Cash on hand, | 16,715 79 | | |
| | \$4,791,463 11 | | \$4,791,463 11 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|-------------|
| Boylston National Bank, Boston, | \$62,456 78 |
| Market National Bank, Boston, | 70,883 51 |
| Mechanics' National Bank, Boston, | 75,579 93 |
| Manufacturers' National Bank, Boston, | 13,383 50 |
| South End National Bank, Boston, | 6,406 02 |
| International Trust Company, Boston, | 1,216 73 |
| New England Trust Company, Boston, | 1,939 46 |

Institution for Savings in the City of Boston—Continued.

s on Bank Stock, amount on each:—

| | |
|--|-------------|
| shares Mechanics' National Bank, Boston, | \$20,000 00 |
| shares Traders' National Bank, Boston, | 15,000 00 |
| shares Traders' National Bank, Boston, | 8,000 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------------|----------------------------|---------------------|
| of Boston, Mass., 4s, . . . | \$304,000 | \$307,740 00 | \$304,000 00 |
| of Chelsea, Mass., 6s, . . . | 5,000 | 5,150 00 | 5,000 00 |
| of Newton, Mass., 6s, . . . | 4,000 | 4,720 00 | 4,000 00 |
| of Springfield, Mass., 7s, . . . | 2,000 | 2,440 00 | 2,000 00 |
| | \$315,000 | \$320,050 00 | \$315,000 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Blackstone N'l Bank, Boston, . . . | \$8,100 | \$7,371 00 | \$8,100 00 |
| Boston Nat'l Bank, Boston, . . . | 7,700 | 7,161 00 | 7,700 00 |
| Boylston Nat'l Bank, Boston, . . . | 1,300 | 1,625 00 | 1,300 00 |
| Continental Nat'l B'k, Boston, . . . | 800 | 918 00 | 800 00 |
| Eliot National Bank, Boston, . . . | 3,800 | 4,389 00 | 3,800 00 |
| Everett Nat'l Bank, Boston, . . . | 1,000 | 917 50 | 1,000 00 |
| Howard Nat'l Bank, Boston, . . . | 7,000 | 6,930 00 | 7,000 00 |
| Mechanics' N'l Bank, Boston, . . . | 6,000 | 7,500 00 | 6,000 00 |
| Metropolitan N'l B'k, Boston, . . . | 9,200 | 8,970 00 | 9,200 00 |
| Mt. Vernon N'l Bank, Boston, . . . | 2,500 | 3,303 12 | 2,500 00 |
| N'l B'k of No. America, Boston, . . . | 10,000 | 10,525 00 | 10,000 00 |
| Nat'l B'k of Commerce, Boston, . . . | 5,900 | 6,962 00 | 5,900 00 |
| N'l B'k of Redemption, Boston, . . . | 2,500 | 3,137 50 | 2,500 00 |
| Nat'l Exchange Bank, Boston, . . . | 9,200 | 10,856 00 | 9,200 00 |
| N'l Hide & Leather B'k, Boston, . . . | 6,600 | 6,963 00 | 6,600 00 |
| N'l Market Bank of Brighton, Boston, | 500 | 448 75 | 500 00 |
| National Revere Bank, Boston, . . . | 900 | 900 00 | 900 00 |
| Shoe & Leather N'l B'k, Boston, . . . | 800 | 720 00 | 800 00 |
| North National Bank, Boston, . . . | 5,100 | 5,559 00 | 5,100 00 |
| Shawmut Nat'l Bank, Boston, . . . | 2,700 | 3,024 00 | 2,700 00 |
| South End Nat'l Bank, Boston, . . . | 10,000 | 8,500 00 | 10,000 00 |
| State National Bank, Boston, . . . | 8,400 | 8,673 00 | 8,400 00 |
| Third National Bank, Boston, . . . | 9,700 | 8,439 00 | 9,700 00 |
| Tremont Nat'l Bank, Boston, . . . | 10,000 | 9,400 00 | 10,000 00 |
| Washington Nat'l B'k, Boston, . . . | 2,000 | 2,005 00 | 2,000 00 |
| Nat'l Webster Bank, Boston, . . . | 5,700 | 5,215 50 | 5,649 50 |

Union Institution for Savings in the City of Boston — Con

Detailed Statement of Bank Stocks—Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount |
|----------------|---------------------------------|------------------|-------------------------|------------------|
| 80 | Columbian Nat'l Bank, Boston, | \$8,000 | \$8,000 00 | \$8,000 |
| 20 | Faneuil Hall N'l B'k, Boston, . | 2,000 | 2,400 00 | 2,400 |
| 75 | Fourth National Bank, Boston, | 7,500 | 9,375 00 | 9,375 |
| 10 | Globe National Bank, Boston, . | 1,000 | 920 00 | 920 |
| 100 | Lincoln Nat'l Bank, Boston, . | 10,000 | 9,900 00 | 9,900 |
| 92 | Market Nat'l Bank, Boston, . | 9,200 | 8,464 00 | 8,464 |
| 5 | Old Boston Nat'l Bank, Boston, | 500 | 495 00 | 495 |
| 100 | Suffolk Nat'l Bank, Boston, . | 10,000 | 9,250 00 | 9,250 |
| 5 | National Union Bank, Boston, . | 500 | 648 75 | 648 75 |
| | | \$186,100 | \$189,865 12 | \$186,100 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount |
|-----------------------------|------------------|-------------------------|------------------|
| Fitchburg R.R. 4s, | \$35,000 | \$33,950 00 | \$33,950 |
| Fitchburg R.R. 5s, | 185,000 | 191,425 00 | 185,000 |
| Old Colony R.R. 4s, | 5,000 | 5,000 00 | 5,000 |
| | \$225,000 | \$230,375 00 | \$223,950 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|----------------|-------------|--------------|-------------|
| \$3,156 19 | 2½ per cent. | \$2,338,160 00 | 5 per cent. | \$273,645 00 | 6 per cent. |
| 228,708 74 | 3 " " | 369,343 55 | 5½ " " | 168,255 00 | 7 " " |
| 67,000 00 | 4½ " " | 265,000 00 | 5¾ " " | 150,000 00 | 7½ " " |

Amount invested in real estate for banking purposes, \$17
 Estimated value of the same, 17
 Assessed value of the same, 18
 Value, by books, of other real estate held or owned by foreclosure or otherwise, 1
 Assessed value of the same, 1
 Net income received from same during year ending Oct. 31, 1893, . . .
 Number of loans which are of an amount not exceeding \$3,000 each, 353

Institution for Savings in the City of Boston — Concluded.

| | |
|---|--------------|
| the amount of the same, | \$510,180 00 |
| number of loans upon real estate, | 511 |
| amount of interest or profits received or earned, as per books, during ending Oct. 31, 1893, | 222,564 20 |
| for the dividends fixed by the by-laws: third Wednesday in May November. | |
| amount of each semi-annual dividend during the } 2 per cent., { | 80,766 19 |
| ending Oct. 31, 1893, } 2 per cent., { | 84,551 36 |
| of accounts opened during the year ending Oct. 31, 1893, | 1,985 |
| of accounts closed during the year ending Oct. 31, 1893, | 1,181 |
| number of open accounts Oct. 31, 1893, | 10,867 |
| expenses of the corporation for the year ending Oct. 31, 1893 (ex- of taxes), | 15,403 64 |
| of deposits, not including dividends, received during the year Oct. 31, 1893, | 1,060,828 54 |
| of same, | 11,228 |
| of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 1,098,093 37 |
| of same, | 9,824 |
| examination by commissioner: March 30. | |

UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 45.

CHARLES E. SEAGRAVE, *President.*

C. A. TAFT, *Treasurer.*

C. A. TAFT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

W. J. TAFT;

A. R. TAFT,

C. E. SEAGRAVE,

CHAS. W. SCOTT,

A. C. SLATER,

WM. E. HAYWARD.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|---------------------|---------------------|---------------------|
| Bank stock as per schedule, . | \$100,642 25 | Deposits, | \$401,223 19 |
| Loan on bank stock, | 400 00 | Guaranty fund, . . | 14,711 00 |
| Railroad bonds as per schedule, . | 22,780 00 | Interest account, . | 7,139 57 |
| Real estate by foreclosure, . . | 13,837 54 | Surplus account, . | 3,411 60 |
| Loans on real estate, | 241,899 66 | | |
| Loans on personal security, . . | 20,104 34 | | |
| Deposit in bank, on interest, . . | 7,292 35 | | |
| Expense account, | 698 39 | | |
| Premium account, | 18,832 93 | | |
| | \$426,485 36 | | \$426,485 36 |

Cash on Deposit in Bank:—

Blackstone National Bank, Uxbridge, \$7,292 35

Loan on Bank Stock:—

On 5 shares Blackstone National Bank, Uxbridge, \$400 00

Uxbridge Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|----------------------------|------------------|
| N'l B'k of Redemption, Boston, | \$8,000 | \$9,760 00 | \$8,000 00 |
| Suffolk National Bank, Boston, | 6,100 | 5,886 50 | 6,100 00 |
| N'l Hide & Leather B'k, Boston, | 8,500 | 8,967 50 | 8,500 00 |
| National Revere Bank, Boston, | 8,000 | 8,200 00 | 8,000 00 |
| Howard Nat'l Bank, Boston, . | 9,200 | 9,108 00 | 9,200 00 |
| North National Bank, Boston, | 6,000 | 6,540 00 | 6,000 00 |
| Tremont Nat'l Bank, Boston, . | 5,800 | 5,510 00 | 5,800 00 |
| Eliot National Bank, Boston, . | 8,500 | 9,817 50 | 8,500 00 |
| Nat'l Webster Bank, Boston, . | 6,900 | 6,210 00 | 6,900 00 |
| State National Bank, Boston, . | 4,800 | 4,914 00 | 4,800 00 |
| National Eagle Bank, Boston, | 3,000 | 2,550 00 | 3,000 00 |
| Central Nat'l Bank, Boston, . | 4,000 | 5,900 00 | 4,000 00 |
| Shoe & Leather N'l B'k, Boston, | 4,000 | 3,600 00 | 3,942 25 |
| N'l B'k of No. America, Boston, | 2,000 | 2,105 00 | 2,000 00 |
| First National Bank, Clinton, . | 2,000 | 2,500 00 | 2,000 00 |
| Grafton Nat'l Bank, Grafton, . | 500 | 550 00 | 500 00 |
| Franklin Nat'l Bank, Franklin, | 5,900 | 6,490 00 | 5,900 00 |
| Millbury N'l Bank, Millbury, . | 1,700 | 1,700 00 | 1,700 00 |
| Blackstone N'l B'k, Uxbridge, | 5,800 | 5,800 00 | 5,800 00 |
| | \$100,700 | \$106,108 50 | \$100,642 25 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------|------------|----------------------------|------------------|
| Burg R.R. 4½s, | \$20,000 | \$20,000 00 | \$20,000 00 |
| Central R.R. 7s, | 2,000 | 2,600 00 | 2,780 00 |
| | \$22,000 | \$22,600 00 | \$22,780 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|------------|--------------|------------|-------------|
| \$2,352 35 | 3 per cent. | \$5,050 00 | 5½ per cent. | \$1,748 21 | 7 per cent. |
| \$54 34 | 5 " | \$3,251 35 | 6 " | | |

Uxbridge Savings Bank — Concluded.

| | |
|---|-------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$13,837 54 |
| Assessed value of the same, | 11,587 00 |
| Net income received from same during year ending Oct. 31, 1893, | 228 06 |
| Number of loans which are of an amount not exceeding \$3,000 each, 129 | |
| Aggregate amount of the same, | 124,618 90 |
| Total number of loans upon real estate, | 131 |
| Amount of investments from which no income is received, | 2,112 50 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 18,770 64 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 7,619 84 |
| year ending Oct. 31, 1893, } 2 per cent., { | 7,740 78 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 106 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 105 |
| Total number of open accounts Oct. 31, 1893, | 1,257 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,047 46 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 43,773 72 |
| Number of same, | 659 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 52,012 81 |
| Number of same, | 677 |
| Date of examination by commissioner: January 12. | |

WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 80.

THOMAS J. SKINNER, *President.*

RICHARD BRITTON, *Treasurer.*

RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. S. GREENOUGH,
EVERETT HART,

GEO. H. SWEETSER,
RICHARD BRITTON.

Open for business Monday, Wednesday and Saturday, 2 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|-------------------------|---------------------|
| Public funds as per schedule, . . . | \$96,000 00 | Deposits, . . . | \$381,256 40 |
| Bank stock as per schedule, . . . | 18,600 00 | Guaranty fund, . . . | 6,766 76 |
| Government bonds as per schedule, . . . | 33,000 00 | Interest account, . . . | 8,421 25 |
| Mortgage by foreclosure, . . . | 1,703 74 | | |
| Loans on real estate, . . . | 171,225 00 | | |
| Loans on personal security, . . . | 34,935 00 | | |
| Loans to counties, cities or towns (notes), . . . | 14,660 84 | | |
| Deposits in banks, on interest, . . . | 17,696 66 | | |
| Rent account, . . . | 246 48 | | |
| Bank fixtures, . . . | 250 00 | | |
| Insurance account, . . . | 7,212 30 | | |
| Cash on hand, . . . | 874 39 | | |
| | \$396,444 41 | | \$396,444 41 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| National Bank of South Reading, Wakefield, | \$11,845 81 |
| Northrop National Bank, Boston, | 5,550 29 |
| National Trust Company, Boston, | 300 56 |

Wakefield Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|-----------------|----------------------------|--------------------|
| City of Cleveland, Ohio, 7s, . . . | \$6,000 | \$6,270 00 | \$6,000 00 |
| of Fall River, Mass., 5s, . . . | 8,000 | 8,960 00 | 8,000 00 |
| of Lynn, Mass., 4s, . . . | 6,000 | 6,000 00 | 6,000 00 |
| of Peoria, Ill., 4½s, . . . | 1,000 | 1,010 00 | 1,000 00 |
| of Waltham, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Town of Reading, Mass., 4s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| of Wakefield, Mass., 4s, . . . | 45,000 | 45,000 00 | 45,000 00 |
| | \$96,000 | \$97,240 00 | \$96,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|-----------------|----------------------------|--------------------|
| 27 | Boston National Bank, Boston, | \$2,700 | \$2,497 50 | \$2,700 00 |
| 7 | Blackstone Nat'l Bank, Boston, | 700 | 631 75 | 700 00 |
| 50 | National Bank of the Common- wealth, Boston, . . . | 5,000 | 6,412 50 | 5,000 00 |
| 17 | New England N'l B'k, Boston, | 1,700 | 2,673 25 | 1,700 00 |
| 10 | North National Bank, Boston, | 1,000 | 1,090 00 | 1,000 00 |
| 16 | Second National Bank, Boston, | 1,600 | 2,896 00 | 1,600 00 |
| 59 | National Bank of South Read- ing, Wakefield, . . . | 5,900 | 7,670 00 | 5,900 00 |
| | | \$18,600 | \$23,871 00 | \$18,600 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|-----------------|----------------------------|--------------------|
| Boston & Lowell R.R. 4s, . . . | \$20,000 | \$19,750 00 | \$20,000 00 |
| Fitchburg R.R. 4½s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Fitchburg R.R. 5s, . . . | 2,000 | 2,060 00 | 2,000 00 |
| Old Colony R.R. 7s, . . . | 1,000 | 1,035 00 | 1,000 00 |
| | \$33,000 | \$32,845 00 | \$33,000 00 |

Wakefield Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------------------|---------------------|--------------------------|---------------------|-----------------------|--------------------|
| \$17,696 66 14,660 84 | 2½ per cent. 4 " | \$94,000 00 24,000 00 | 5 per cent. 5½ " | \$87,760 00 400 00 | 6 per cent. 7 " |

| | |
|---|------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$1,703 74 |
| Assessed value of the same, | 3,050 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 42 90 |
| Number of loans which are of an amount not exceeding \$3,000 each, 118 | |
| Aggregate amount of the same, | 107,670 84 |
| Total number of loans upon real estate, | 107 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 17,544 69 |
| Times for the dividends fixed by the by-laws: first Wednesday in February and August. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 6,250 09 |
| year ending Oct. 31, 1893, } 2 per cent., { | 7,096 60 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 481 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 324 |
| Total number of open accounts Oct. 31, 1893, | 2,091 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,374 40 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 133,387 51 |
| Number of same, | 3,163 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 119,475 39 |
| Number of same, | 1,984 |
| Date of examination by commissioner: March 29. | |

WALES SAVINGS BANK — WALES.

Incorporated April 2, 1870. Present number of corporators, 78.

NEWTON S. HUBBARD, *President.*

H. A. MCFARLAND, *Treasurer.*

H. A. MCFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. S. ROGERS,

ISAIAH HISCOCK,

WILLIAM L. WEBBER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|--------------------|---------------------|-------------|
| Public funds as per schedule, . | \$500 00 | Deposits, . . . | \$26 |
| Bank stock as per schedule, . | 8,276 25 | Guaranty fund, . | 1 |
| Loans on real estate, . . . | 14,523 80 | Interest account, . | |
| Loans on personal security, . | 2,415 00 | | |
| Deposits in banks, on interest, . | 1,361 11 | | |
| Deposit in bank, not on interest, . | 64 26 | | |
| Interest, | 19 62 | | |
| Cash on hand, | 1,446 60 | | |
| | \$28,596 64 | | \$28 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|---|
| Springfield Safe Deposit and Trust Company, Springfield, | 1 |
| City National Bank, Springfield, | |
| Pynchon National Bank, Springfield, | |
| Palmer National Bank, Palmer, | |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount In |
|-----------------------------------|------------|-------------------------|-----------|
| Town of Bellows Falls, Vt., 5s, . | \$500 | \$500 00 | \$50 |

Wales Savings Bank — Concluded.*Detailed Statement of Bank Stocks.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|------------|-------------------------|------------------|
| 8 | National Revere Bank, Boston, | \$800 | \$800 00 | \$800 00 |
| 5 | Tremont Nat'l Bank, Boston, . | 500 | 475 00 | 500 00 |
| 5 | National Eagle Bank, Boston, . | 500 | 475 00 | 500 00 |
| 5 | National City Bank, Boston, . | 500 | 450 00 | 500 00 |
| 5 | Hamilton Nat'l B'k, Boston, . | 800 | 936 00 | 800 00 |
| 5 | Nat'l Webster Bank, Boston, . | 500 | 460 00 | 500 00 |
| 5 | Suffolk Nat'l Bank, Boston, . | 500 | 475 00 | 500 00 |
| 2 | Blackstone Nat'l B'k, Boston, . | 200 | 180 00 | 200 00 |
| 5 | Market Nat'l Bank, Boston, . | 500 | 460 00 | 500 00 |
| 8 | Continental N'l Bank, Boston, . | 800 | 920 00 | 800 00 |
| 5 | Monson Nat'l Bank, Monson, . | 500 | 700 00 | 500 00 |
| 7 | Southbridge National Bank, Southbridge, . | 700 | 875 00 | 700 00 |
| 5 | Second N'l Bank, Springfield, . | 500 | 725 00 | 725 00 |
| 5 | City Nat'l Bank, Springfield, . | 500 | 751 25 | 751 25 |
| | | \$7,800 | \$8,682 25 | \$8,276 25 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|----------|-------------|------------|-------------|-------------|-------------|
| \$125 21 | 2 per cent. | \$1,235 90 | 4 per cent. | \$16,938 80 | 6 per cent. |

Number of loans which are of an amount not exceeding \$3,000 each, 40
 Aggregate amount of the same, \$16,938 80
 Total number of loans upon real estate, 32
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, 1,328 12
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 532 83
 year ending Oct. 31, 1893, } 2 per cent., { 587 93
 Number of accounts opened during the year ending Oct. 31, 1893, 7
 Number of accounts closed during the year ending Oct. 31, 1893, 16
 Total number of open accounts Oct. 31, 1893, 144
 Total expenses of the corporation for the year ending Oct 31, 1893 (exclusive of taxes), 85 00
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, 3,692 15
 Number of same, 50
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, 2,835 39
 Number of the same, 62
 Date of examination by commissioner: September 14.

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 28.

ENOS T. LUCE, *President.*

CHARLES F. STONE, *Treasurer.*

JOSEPH F. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HAMBLIN L. HOVEY,

ENOS T. LUCE,

HENRY N. FISHER,

RUFUS WARREN,

TIMOTHY LEARY.

Open for business every business day, except Saturdays, 8.30 A.M. to 2.30 P.M.
days, 8.30 A.M. to 1 P.M.; Wednesdays, for deposits only, 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . | \$365,000 00 | Deposits, . . . | \$2,665,456 08 |
| Bank stock as per schedule, . | 25,500 00 | Guaranty fund, . . | 1,000 00 |
| Loans on bank stock, . . . | 2,000 00 | Interest account, . | |
| Railroad bonds as per schedule, . | 492,000 00 | Profit and loss account, . . . | |
| Loans on real estate, . . . | 1,491,285 00 | | |
| Loans on personal security, . | 182,350 00 | | |
| Loans to counties, cities or towns (notes), | 16,000 00 | | |
| Deposits in banks, on interest, . | 89,120 32 | | |
| Expense account, | 753 87 | | |
| Cash on hand, | 1,446 89 | | |
| | \$2,665,456 08 | | \$2,665,456 08 |

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston, \$
Waltham National Bank, Waltham,

Loans on Bank Stock, amount on each:—

On 13 shares Waltham National Bank, Waltham,
On 10 shares Waltham National Bank, Waltham,
On 5 shares Waltham National Bank, Waltham,

Waltham Savings Bank—Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------|----------------------------|------------------|
| of Chicago, Ill., 4s, . . . | \$25,000 | \$24,250 00 | \$25,000 00 |
| of Cleveland, Ohio, 4s, . . . | 40,000 | 39,800 00 | 40,000 00 |
| of Des Moines, Iowa, 4½s, . . . | 69,000 | 69,690 00 | 69,000 00 |
| of Dover, N. H., 4s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| of Grand Rapids, Mich., 5s, . . . | 30,000 | 31,800 00 | 30,000 00 |
| of Laconia, N. H., 4s, . . . | 24,000 | 23,880 00 | 24,000 00 |
| of Nashua, N. H., 4s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| of Rockford, Ill., 4½s, . . . | 7,000 | 7,000 00 | 7,000 00 |
| of Springfield, Ohio, 5s, . . . | 11,000 | 11,000 00 | 11,000 00 |
| of Waltham, Mass., 4s, . . . | 38,000 | 38,000 00 | 38,000 00 |
| of Great Barrington, Mass., 4s, . . . | 11,000 | 11,000 00 | 11,000 00 |
| of Malden, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Portsmouth, N. H., 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| | \$365,000 | \$366,420 00 | \$365,000 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------|------------|----------------------------|------------------|
| Waltham N'l Bank, Waltham, | \$25,500 | \$37,400 00 | \$25,500 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| ton & Lowell R.R. 4s, . . . | \$100,000 | \$99,000 00 | \$100,000 00 |
| cord & Montreal R.R. 4s, . . . | 50,000 | 49,000 00 | 50,000 00 |
| chburg R.R. 4s, . . . | 10,000 | 9,700 00 | 10,000 00 |
| chburg R.R. 4½s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| port & Richford R.R. 5s, . . . | 2,000 | 2,060 00 | 2,000 00* |
| Y. & N. E. R.R. (terminal) 4s, . . . | 100,000 | 100,000 00 | 100,000 00 |
| Colon R.R. 4s, . . . | 100,000 | 100,000 00 | 100,000 00 |
| rmont & Massachusetts R.R. 5s, . . . | 30,000 | 31,500 00 | 30,000 00 |
| rmont Valley R.R. 5s, . . . | 50,000 | 53,000 00 | 50,000 00 |
| per Coos R.R. 4½s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| | \$492,000 | \$494,200 00 | \$492,000 00 |

* A legal investment when made.

Waltham Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|-------------|--------------|-------------|-------------|
| \$89,120 32 | 2½ per cent. | \$51,350 00 | 5½ per cent. | \$45,650 00 | 6 per cent. |
| 50,000 00 | 4½ " | 446,673 00 | 5½ " | 20,000 00 | 6½ " |
| 1,077,962 00 | 5 " | | | | |

Number of loans which are of an amount not exceeding \$3,000 each, 351
 Aggregate amount of the same, \$504,160 00
 Total number of loans upon real estate, 468
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 124,591 18
 Times for the dividends fixed by the by-laws: second Wednesday in April
 and October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 47,515 04
 year ending Oct. 31, 1893, } 2 per cent., { 48,100 62
 Number of accounts opened during the year ending Oct. 31, 1893, 1,368
 Number of accounts closed during the year ending Oct. 31, 1893, 1,244
 Total number of open accounts Oct. 31, 1893, 9,385
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu-
 sive of taxes), 8,374 15
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893, 604,737 28
 Number of same, 10,002
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 664,077 53
 Number of same, 11,242
 Date of examination by commissioner: April 29.

WARE SAVINGS BANK—WARE.

Incorporated March 5, 1850. Present number of corporators, 50.

LEWIS N. GILBERT, *President.*

FREDERICK D. GILMORE, *Treasurer.*

GEO. W. DUNHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM S. HYDE,

CALVIN HITCHCOCK,

FREDERICK D. GILMORE,

DAVID P. BILLINGS,

WM. C. EATON.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . | \$632,500 00 | Deposits, . . . | \$3,353,566 51 |
| Bank stock as per schedule, . | 527,984 88 | Guaranty fund, . | 91,939 61 |
| Loans on bank stock, . . . | 3,500 00 | Interest account, . | 24,444 55 |
| Railroad bonds as per schedule, . | 275,000 00 | Profit and loss account, . . . | 4,379 50 |
| Real estate (for banking purposes), | 6,400 00 | Suspense account, . | 1,866 57 |
| Loans on real estate, | 1,583,686 01 | | |
| Loans on personal security, . . | 317,419 60 | | |
| Loans to counties, cities or towns (notes), | 84,300 00 | | |
| Loans on depositors' books, . . | 2,227 00 | | |
| Deposits in banks, on interest, . | 22,512 32 | | |
| Deposit in bank, not on interest, . | 6,263 42 | | |
| Expense account, | 2,417 04 | | |
| Premium account, | 5,594 00 | | |
| Cash on hand, | 5,892 47 | | |
| | \$3,475,696 74 | | \$3,475,696 74 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|------------|
| Ware National Bank, Ware, | \$6,263 42 |
| National Exchange Bank, Boston, | 22,479 73 |
| Boston Safe Deposit and Trust Company, Boston, | 32 59 |

Ware Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 10 shares Ware National Bank, Ware, | \$1,000 00 |
| On 5 shares Ware National Bank, Ware, | 500 00 |
| On 5 shares Ware National Bank, Ware, | 500 00 |
| On 5 shares Ware National Bank, Ware, | 500 00 |
| On 10 shares Ware National Bank, Ware, | 1,000 00 |

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| City of Boston, Mass., 5s, | \$1,000 | \$1,120 00 | \$1,000 00 |
| of Boston, Mass., 6s, | 1,000 | 1,180 00 | 1,000 00 |
| of Brockton, Mass., 5s, | 30,000 | 33,600 00 | 30,000 00 |
| of Chicago, Ill., 4s, | 40,000 | 40,000 00 | 40,000 00 |
| of Cleveland, Ohio, 5s, | 23,000 | 23,820 00 | 23,000 00 |
| of Cleveland, Ohio, 6s, | 3,000 | 3,240 00 | 3,000 00 |
| of Cleveland, Ohio, 7s, | 1,000 | 1,040 00 | 1,000 00 |
| of Dayton, Ohio, 5s, | 15,000 | 15,750 00 | 15,000 00* |
| of Dayton, Ohio, 6s, | 71,000 | 75,260 00 | 71,000 00* |
| of Detroit, Mich., 7s, | 21,000 | 26,520 00 | 21,000 00 |
| of East Saginaw, Mich., 5s, | 15,000 | 15,243 00 | 15,000 00 |
| of Fall River, Mass., 6s, | 10,000 | 11,200 00 | 10,000 00 |
| of Fort Wayne, Ind., 5½s, | 3,000 | 3,060 00 | 3,000 00 |
| of Fort Wayne, Ind., 6s, | 18,000 | 19,260 00 | 18,000 00 |
| of Grand Rapids, Mich., 5s, | 30,000 | 31,800 00 | 30,000 00 |
| of Grand Rapids, Mich., 4½s, | 20,000 | 20,800 00 | 20,000 00 |
| of Hyde Park, Ill., 7s, | 1,000 | 1,020 00 | 1,000 00 |
| of Lynn, Mass., 4s, | 55,000 | 56,100 00 | 55,000 00 |
| of New Bedford, Mass., 6s, | 3,000 | 3,360 00 | 3,000 00 |
| of Pawtucket, R. I., 5s, | 20,000 | 20,900 00 | 20,000 00 |
| of Providence, R. I., 5s, | 32,000 | 35,440 00 | 32,000 00 |
| of Providence, R. I., 6s, | 1,000 | 1,120 00 | 1,000 00 |
| of Saginaw, Mich., 5s, | 24,000 | 24,420 00 | 24,000 00 |
| District of Columbia 6s, | 500 | 580 00 | 500 00 |
| of Columbia 7s, | 75,000 | 90,750 00 | 75,000 00 |
| County of Aroostook, Me., 4½s, | 40,000 | 41,400 00 | 40,000 00 |
| City of Detroit, Mich., 6s, | 1,000 | 1,040 00 | 1,000 00 |
| District of Columbia 5s, | 25,000 | 26,500 00 | 25,000 00 |
| City of Somerville, Mass., 4½s, | 25,000 | 26,000 00 | 25,000 00 |
| of Springfield, Ohio, 6s, | 11,000 | 11,880 00 | 11,000 00 |
| Town of Ware, Mass., 4s, | 17,000 | 17,000 00 | 17,000 00 |
| | \$632,500 | \$680,403 00 | \$632,500 00 |

* Legal investments when made.

Ware Savings Bank — Continued.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|---|------------------|-------------------------|---------------------|
| 81 | N'l B'k of Commerce, Boston, | \$8,100 | \$10,720 00 | \$9,259 50 |
| 141 | Continental Nat'l B'k, Boston, | 14,100 | 16,497 00 | 14,977 00 |
| 60 | Eliot National Bank, Boston, . | 6,000 | 7,200 00 | 6,960 00 |
| 175 | First National Bank, Boston, . | 17,500 | 42,000 00 | 38,425 00 |
| 50 | Globe National Bank, Boston, | 5,000 | 4,700 00 | 4,812 00 |
| 117 | Merchants' N'l Bank, Boston, | 11,700 | 17,316 00 | 15,588 00 |
| 136 | N'l B'k of No. America, Boston, | 13,600 | 14,552 00 | 14,280 00 |
| 100 | North Nat'l Bank, Boston, . | 10,000 | 11,100 00 | 11,900 00 |
| 15 | People's Nat'l Bank, Boston, . | 1,500 | 2,475 00 | 2,400 00 |
| 156 | N'l B'k of the Republic, Boston, | 15,600 | 23,400 00 | 20,674 00 |
| 167 | National Revere Bank, Boston, | 16,700 | 16,867 00 | 20,262 50 |
| 110 | N'l B'k of Redemption, Boston, | 11,000 | 14,190 00 | 12,602 50 |
| 182 | Second Nat'l Bank, Boston, . | 18,200 | 33,670 00 | 28,053 50 |
| 250 | State National Bank, Boston, . | 25,000 | 26,250 00 | 30,383 50 |
| 129 | Suffolk Nat'l Bank, Boston, . | 12,900 | 12,255 00 | 15,567 00 |
| 91 | Tremont Nat'l Bank, Boston, . | 9,100 | 8,736 00 | 9,486 00 |
| 34 | National Union Bank, Boston, | 3,400 | 4,420 00 | 4,688 00 |
| 200 | Nat'l Webster Bank, Boston, . | 20,000 | 18,800 00 | 20,275 00 |
| 30 | Washington N'l Bank, Boston, | 3,000 | 3,060 00 | 3,900 00 |
| 118 | Shawmut Nat'l Bank, Boston, | 11,800 | 13,570 00 | 15,340 00 |
| 40 | Miller's River N'l Bank, Athol, | 4,000 | 8,400 00 | 7,400 00 |
| 150 | First N'l Bank, Easthampton, | 15,000 | 22,500 00 | 19,500 00 |
| 10 | Leicester N'l Bank, Leicester, | 1,000 | 1,500 00 | 1,100 00 |
| 50 | Monson Nat'l Bank, Monson, . | 5,000 | 7,500 00 | 7,500 00 |
| 15 | Southbridge National Bank, Southbridge, . | 1,500 | 1,950 00 | 2,250 00 |
| 42 | Agawam N'l B'k, Springfield, | 4,200 | 4,700 00 | 4,972 00 |
| 100 | Chapin N'l Bank, Springfield, | 10,000 | 16,000 00 | 14,800 00 |
| 41 | Chicopee N'l B'k, Springfield, | 4,100 | 7,175 00 | 6,975 00 |
| 27 | First Nat'l Bank, Springfield, . | 2,700 | 3,915 00 | 3,915 00 |
| 10 | Second N'l Bank, Springfield, | 1,000 | 1,620 00 | 1,620 00 |
| 123 | City National Bank, Holyoke, | 12,300 | 14,145 00 | 13,246 00 |
| 546 | Ware National Bank, Ware, . | 54,600 | 63,290 00 | 67,166 00 |
| 50 | City Nat'l Bank, Worcester, . | 5,000 | 7,500 00 | 5,500 00 |
| 5 | Greylock Nat'l Bank, Adams, . | 500 | 775 00 | 775 00 |
| 100 | Atlas National Bank, Boston, | 10,000 | 11,700 00 | 11,500 00 |
| 68 | Atlantic Nat'l Bank, Boston, . | 6,800 | 8,500 00 | 9,618 50 |
| 215 | Boston National Bank, Boston, | 21,500 | 20,425 00 | 24,109 50 |
| 49 | Blackstone Nat'l Bank, Boston, | 4,900 | 4,504 00 | 5,533 50 |
| 42 | Nat'l Exchange Bank, Boston, | 4,200 | 5,156 00 | 4,757 50 |
| 73 | National Bank of the Com- monwealth, Boston, . | 7,300 | 9,344 00 | 10,303 38 |
| 37 | City Nat'l Bank, Springfield, . | 3,700 | 5,610 00 | 5,610 00 |
| | | \$413,500 | \$527,987 00 | \$527,984 88 |

Ware Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount. |
|------------------------------------|------------|-------------------------|-----------|
| Boston & Lowell R.R. 4½s, . . . | \$3,000 | \$3,090 00 | \$3,000 |
| Boston & Lowell R.R. 5s, . . . | 5,000 | 5,200 00 | 5,000 |
| Fitchburg R.R. 4s, . . . | 70,000 | 68,600 00 | 70,000 |
| Leeds & Farmington R.R. 6s, . . . | 30,000 | 30,900 00 | 30,000 |
| Maine Central R.R. 7s, . . . | 50,000 | 66,000 00 | 50,000 |
| Old Colony R.R. 4s, . . . | 40,000 | 40,000 00 | 40,000 |
| Old Colony R.R. 6s, . . . | 30,000 | 31,170 00 | 30,000 |
| Portland & Kennebec R.R. 6s, . . . | 27,000 | 27,270 00 | 27,000 |
| Troy & Boston R.R. 7s, . . . | 20,000 | 28,300 00 | 20,000 |
| | \$275,000 | \$300,530 00 | \$275,000 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|----------------|-------------|--------------|--------------|
| \$22,512 32 | 2½ per cent. | \$1,084,700 00 | 5 per cent. | \$778,486 46 | 5½ per cent. |
| 44,000 00 | 3½ " " | 6,700 00 | 5½ " " | 36,946 16 | 6 " " |
| 40,300 00 | 4 " " | | | | |

Amount invested in real estate for banking purposes, \$
 Estimated value of the same,
 Assessed value of the same,
 Number of loans which are of an amount not exceeding \$3,000 each, 522
 Aggregate amount of the same, 68
 Total number of loans upon real estate, 608
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 17
 Times for the dividends fixed by the by-laws: January 3 and July 3.
 Rate and amount of each semi-annual dividend during the } 2½ per cent., {
 year ending Oct. 31, 1893, } 2½ per cent., { 7
 Number of accounts opened during the year ending Oct. 31, 1893, 1,018
 Number of accounts closed during the year ending Oct. 31, 1893, . 883
 Total number of open accounts Oct. 31, 1893, 7,123
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu-
 sive of taxes),
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1893, 48
 Number of same, 4,027
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 59
 Number of same, 4,588
 Date of examination by commissioner: May 3.

WAREHAM SAVINGS BANK — WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 31.

GERARD C. TOBEY, *President.*

EDWARD A. GAMMONS, *Treasurer.*

FRANK A. BESSE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GERARD C. TOBEY,

ALDEN BESSE,

GEORGE F. WING.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$16,096 00 | Deposits, | \$653,726 84 |
| Bank stock as per schedule, . | 168,693 88 | Guaranty fund, . | 24,000 00 |
| Loans on bank stock, . . . | 3,650 00 | Interest account, . | 16,721 88 |
| Railroad bonds as per schedule, . | 31,060 00 | Profit and loss ac- | |
| Railroad notes, | 25,000 00 | count, | 2,266 90 |
| Real estate by foreclosure, . | 122,596 21 | Rent account, . . . | 2,431 52 |
| Loans on real estate, | 119,012 44 | Suspense account, . | 771 08 |
| Loans on personal security, . | 196,627 40 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 11,700 00 | | |
| Deposit in bank, not on interest, | 3,735 78 | | |
| Expense account, | 342 60 | | |
| Taxes paid, | 2,515 04 | | |
| | \$699,918 22 | | \$699,918 22 |

Cash on Deposit in Bank : —

National Bank of Wareham, Wareham, \$3,735 78

Loans on Bank Stock, amount on each : —

On 4 shares First National Bank, Yarmouth, \$50 00
 On 48 shares Shoe and Leather National Bank, Boston, 3,600 00

Wareham Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|-----------------|----------------------------|--------------------|
| City of Cleveland, Ohio, 6s, . . | \$4,000 | \$4,120 00 | \$4,095 00 |
| Town of Everett, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| City of Quincy, Mass., 6s, . . | 7,000 | 7,000 00 | 7,000 00 |
| | \$16,000 | \$16,120 00 | \$16,095 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------------|----------------------------|---------------------|
| 5 | Andover Nat'l Bank, Andover, | \$500 | \$530 00 | \$522 50 |
| 100 | Atlas National Bank, Boston, . | 10,000 | 11,525 00 | 11,838 01 |
| 41 | Atlantic Nat'l Bank, Boston, . | 4,100 | 4,940 50 | 4,679 26 |
| 100 | Blackstone N'l Bank, Boston, . | 10,000 | 9,025 00 | 13,574 81 |
| 131 | Boylston Nat'l Bank, Boston, . | 13,100 | 16,047 50 | 11,737 70 |
| 20 | First National Bank, Boston, . | 2,000 | 4,600 00 | 2,090 00 |
| 100 | Merchants' Nat'l B'k, Boston, . | 10,000 | 14,300 00 | 10,949 84 |
| 74 | Second National Bank, Boston, | 7,400 | 13,394 00 | 7,572 32 |
| 100 | Shawmut Nat'l Bank, Boston, | 10,000 | 11,200 00 | 10,450 00 |
| 100 | Suffolk Nat'l Bank, Boston, . | 10,000 | 9,650 00 | 12,147 46 |
| 66 | Shoe & Leather N'l B'k, Boston, | 6,600 | 5,940 00 | 6,897 00 |
| 50 | National City Bank, Boston, . | 5,000 | 4,250 00 | 5,225 00 |
| 100 | National Eagle Bank, Boston, | 10,000 | 8,500 00 | 11,068 14 |
| 7 | Nat'l Exchange Bank, Boston, | 700 | 826 00 | 731 50 |
| 45 | National Revere Bank, Boston, | 4,500 | 4,500 00 | 5,196 78 |
| 100 | Nat'l Webster Bank, Boston, . | 10,000 | 9,000 00 | 11,015 59 |
| 50 | N'l B'k of Commerce, Boston, | 5,000 | 5,900 00 | 7,053 50 |
| 75 | N'l B'k of No. America, Boston, | 7,500 | 7,893 75 | 6,993 68 |
| 30 | N'l B'k of the Republic, Boston, | 3,000 | 4,380 00 | 3,135 00 |
| 50 | Falmouth N'l Bank, Falmouth, | 5,000 | 5,000 00 | 5,428 28 |
| 25 | Merchants' Nat'l Bank, New Bedford, | 2,500 | 4,500 00 | 2,612 50 |
| 179 | N'l B'k of Wareham, Wareham, | 17,900 | 23,270 00 | 17,674 98 |
| | | \$154,800 | \$179,171 75 | \$168,593 85 |

Wareham Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|------------|-------------------------|------------------|
| Boston & Lowell R.R. 4s, | \$5,000 | \$4,950 00 | \$4,975 00 |
| Concord & Montreal R.R. 4s, | 10,000 | 9,800 00 | 10,000 00 |
| Fitchburg R.R. 5s, | 5,000 | 5,100 00 | 5,075 00 |
| Maine Central R.R. 7s, | 11,000 | 14,800 00 | 11,000 00 |
| | \$31,000 | \$34,150 00 | \$31,050 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|--------------|-------------|-------------|-------------|
| \$3,150 00 | 4½ per cent. | \$109,900 00 | 5 per cent. | \$37,400 00 | 7 per cent. |
| 32,550 00 | 4½ " | 29,150 00 | 5½ " | 280 00 | 7½ " |
| 30,000 00 | 4½ " | 111,052 40 | 6 " | 1,507 44 | 8½ " |

| | |
|---|--------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$122,596 21 |
| Assessed value of the same, | 114,050 00 |
| Net income received from same during year ending Oct. 31, 1893, | 6,036 35 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 77 |
| Aggregate amount of the same, | 67,023 87 |
| Total number of loans upon real estate, | 71 |
| Amount of investments from which no income is received, | 6,290 30 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 33,752 60 |
| Times for the dividends fixed by the by-laws: first Monday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 12,402 99 |
| year ending Oct. 31, 1893, } 2 per cent., { | 12,596 24 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 237 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 224 |
| Total number of open accounts Oct. 31, 1893, | 1,969 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,544 42 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 93,872 79 |
| Number of same, | 944 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 112,403 07 |
| Number of same, | 886 |
| Date of examination by commissioner: June 12. | |

WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 35.

JOHN W. CHADSEY, *President.*

FREDERICK W. KIMBALL, *Treas.*

EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. B. RAMSDELL,

E. J. BUCK,

EDWARD FAIRBANKS,

FREDERICK W. KIMBALL,

MARCUS BURROUGHS.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|--------------------------------|-------------|
| Bank stock as per schedule, . . . | \$41,639 50 | Deposits, . . . | \$30 |
| Loans on bank stock, . . . | 5,800 00 | Guaranty fund, . . . | |
| Railroad bonds as per schedule, . . . | 15,500 00 | Interest account, . . . | |
| Loans on railroad stock, . . . | 400 00 | Profit and loss account, . . . | |
| Loans on real estate, . . . | 160,077 88 | | |
| Loans on personal security, . . . | 43,800 08 | | |
| Loans to counties, cities or towns (notes), . . . | 18,840 00 | | |
| Loans on depositors' books, . . . | 125 00 | | |
| Deposits in banks, on interest, . . . | 13,891 27 | | |
| Expense account, . . . | 79 16 | | |
| Premium account, . . . | 4,080 62 | | |
| Office fixtures, . . . | 668 52 | | |
| Cash on hand, . . . | 2,284 07 | | |
| | \$307,186 10 | | \$30 |

Cash on Deposit in Banks, amount in each:—

City National Bank, Springfield,

Third National Bank, Springfield,

Springfield Safe Deposit and Trust Company, Springfield,

First National Bank, Worcester,

Loans on Bank Stock, amount on each:—

On 13 shares State National Bank, Boston,

On 7 shares State National Bank, Boston,

On 20 shares Greylock National Bank, Adams,

On 30 shares Springfield Safe Deposit and Trust Company, Springfield,

Warren Savings Bank — Continued.

Loans on Railroad Stock, amount on each : —

| | |
|---|----------|
| On 4 shares Boston & Albany R.R., | \$300 00 |
| On 1 share Boston & Albany R.R., | 100 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|-----------------|----------------------------|--------------------|
| 12 | Tremont Nat'l Bank, Boston, . | \$1,200 | \$1,140 00 | \$1,272 00 |
| 3 | N'l Bank of Commerce, Boston, | 300 | 384 75 | 343 50 |
| 15 | North National Bank, Boston, | 1,500 | 1,635 00 | 2,085 00 |
| 8 | Nat'l Webster Bank, Boston, . | 800 | 720 00 | 898 00 |
| 6 | Conway Nat'l Bank, Conway, . | 600 | 720 00 | 750 00 |
| 10 | City National Bank, Holyoke, | 1,000 | 1,100 00 | 1,125 00 |
| 10 | Hadley Falls N'l B'k, Holyoke, | 1,000 | 1,600 00 | 1,600 00 |
| 10 | Home Nat'l Bank, Holyoke, . | 1,000 | 1,080 00 | 1,030 00 |
| 25 | Pittsfield Nat'l Bank, Pittsfield, | 2,500 | 3,500 00 | 4,125 00 |
| 16 | Agawam N'l B'k, Springfield, | 1,600 | 1,600 00 | 1,920 00 |
| 30 | City Nat'l Bank, Springfield, . | 3,000 | 4,200 00 | 4,100 00 |
| 39 | First Nat'l Bank, Springfield, | 3,900 | 5,265 00 | 5,607 00 |
| 14 | Second N'l Bank, Springfield, | 1,400 | 2,030 00 | 2,240 00 |
| 10 | Citizens' N'l Bank, Worcester, | 1,000 | 1,300 00 | 1,250 00 |
| 16 | City Nat'l Bank, Worcester, . | 1,600 | 2,240 00 | 2,303 00 |
| 40 | First Nat'l Bank, Worcester, . | 4,000 | 6,800 00 | 8,000 00 |
| 24 | Quinsigamond National Bank, Worcester, | 2,400 | 3,000 00 | 2,991 00 |
| | | \$28,800 | \$38,314 75 | \$41,639 50 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|-----------------|----------------------------|--------------------|
| Boston & Albany R.R. 6s, . . . | \$12,000 | \$12,180 00 | \$12,000 00 |
| Boston & Lowell R.R. 5s, . . . | 1,000 | 1,030 00 | 1,000 00 |
| Maine Central R.R. 6s, | 500 | 540 00 | 500 00 |
| Salem & Lowell R.R. 6s, | 2,000 | 2,140 00 | 2,000 00 |
| | \$15,500 | \$15,890 00 | \$15,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-----------|---------------|--------------|----------------|-------------|-------------|
| \$197 14 | 3 per cent. | \$135,702 80 | 5 per cent. | \$25,795 08 | 6 per cent. |
| 32,534 13 | 4 " " | 48,705 08 | 5½ " " | | |

Warren Savings Bank — Concluded.

| | | |
|---|----------------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, . | 128 | |
| Aggregate amount of the same, | | \$161,686 16 |
| Total number of loans upon real estate, | 112 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 15,832 18 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | 5,573 97 |
| year ending Oct. 31, 1893, | 2 per cent., { | 5,631 21 |
| Number of accounts opened during the year ending Oct. 31, 1893, . | 304 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . | 272 | |
| Total number of open accounts Oct. 31, 1893, | 1,345 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,065 46 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 112,212 28 |
| Number of same, | 1,788 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 116,899 13 |
| Number of same, | 1,375 | |
| Date of examination by commissioner: September 15. | | |

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 56.

RUFUS H. BROWN, *President.*

ALBERT H. MERRILL, *Treasurer.*

ALBERT H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RUFUS H. BROWN,

NATHANIEL SYMONDS,

C. WARREN OSBORN,

ALEX B. MERRILL,

ALBERT A. MESSEK.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M.; 2 to 3 P.M.;
Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . . | \$360,366 25 | Deposits, | \$2,155,449 63 |
| Loans on public funds, | 6,400 00 | Guaranty fund, . . | 109,000 00 |
| Bank stock as per schedule, . . | 277,172 62 | Profit and loss ac- | |
| Loans on bank stock, | 29,500 00 | count, | 82,615 00 |
| Railroad bonds as per schedule, . | 333,750 00 | | |
| Loan on railroad stock, | 30,000 00 | | |
| Real estate by foreclosure, . . . | 22,916 79 | | |
| Loans on real estate, | 714,925 00 | | |
| Loans on personal security, . . . | 506,223 57 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 19,700 00 | | |
| Deposit in bank, on interest, . . | 32,088 71 | | |
| Taxes and insurance paid, . . . | 867 99 | | |
| Furniture and fixtures, | 10,800 00 | | |
| Cash on hand, | 2,363 70 | | |
| | \$2,347,064 63 | | \$2,347,064 63 |

Cash on Deposit in Bank:—

Warren National Bank, Peabody, \$32,088 71

Warren Five Cents Savings Bank, Peabody—Continue

Loans on Public Funds, amount on each:—

| | | |
|--|--|--|
| On \$2,000 United States 4s, | | |
| On \$2,000 City of Springfield, Mass., 6s, | | |
| On \$3,000 City of Salem, Mass., 5s, | | |

Loans on Bank Stock, amount on each:—

| | | |
|--|--|--|
| On 175 shares Fourth National Bank, Boston, | | |
| On 400 shares National Eagle Bank, Bristol, R. I., | | |
| On 18 shares Warren National Bank, Peabody, | | |
| On 5 shares Continental National Bank, Boston, | | |

Loan on Railroad Stock:—

| | | |
|--|--|--|
| On 275 shares Boston & Maine R.R., | | |
|--|--|--|

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount |
|---|------------|----------------------------|--------------|
| City of Cleveland, Ohio, 6s, . . . | \$12,000 | \$12,420 00 | \$12,420 00 |
| of Cleveland, Ohio, 7s, . . . | 1,000 | 1,020 00 | 1,020 00 |
| of Dayton, Ohio, 5s, . . . | 32,000 | 33,770 00 | 33,770 00 |
| of Dayton, Ohio, 6s, . . . | 10,000 | 10,650 00 | 10,650 00 |
| of Detroit, Mich., 7s, . . . | 1,000 | 1,160 00 | 1,160 00 |
| of East Saginaw, Mich., 5s, . . . | 24,000 | 25,220 00 | 25,220 00 |
| of Fall River, Mass., 5s, . . . | 10,000 | 10,050 00 | 10,050 00 |
| of Fall River, Mass., 6s, . . . | 9,000 | 9,900 00 | 9,900 00 |
| of Grand Rapids, Mich., 4½s, . . . | 18,000 | 18,360 00 | 18,360 00 |
| of Grand Rapids, Mich., 8s, . . . | 8,000 | 8,640 00 | 8,640 00 |
| of Holyoke, Mass., 6s, . . . | 15,000 | 16,600 00 | 16,600 00 |
| of Lawrence, Mass., 6s, . . . | 20,000 | 22,000 00 | 22,000 00 |
| of Lewiston, Me., 6s, . . . | 10,000 | 11,200 00 | 11,200 00 |
| of Newton, Mass., 6s, . . . | 3,000 | 3,540 00 | 3,540 00 |
| of Peoria, Ill., 4½s, . . . | 10,500 | 10,710 00 | 10,710 00 |
| of Portland, Me., 6s, . . . | 10,000 | 11,800 00 | 11,800 00 |
| of Providence, R. I., 5s, . . . | 30,000 | 33,200 00 | 33,200 00 |
| of Providence, R. I., 6s, . . . | 5,000 | 5,600 00 | 5,600 00 |
| of Somerville, Mass., 5s, . . . | 10,000 | 10,100 00 | 10,100 00 |
| of Springfield, Ohio, 5s, . . . | 10,000 | 10,800 00 | 10,800 00 |
| Town of Brookline, Mass., 7s, . . . | 5,000 | 5,500 00 | 5,500 00 |
| of Dalton, Mass., 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| of Danvers, Mass., 5s, . . . | 10,000 | 10,300 00 | 10,300 00 |
| City of East Saginaw, Mich., 4½s, . . . | 14,000 | 14,000 00 | 14,000 00 |
| of Scranton, Pa., 4½s, . . . | 20,000 | 20,780 00 | 20,780 00 |
| of Canton, Ohio, 5s, . . . | 24,500 | 25,555 00 | 25,555 00 |
| of Milwaukee, Wis., 5s, . . . | 24,000 | 25,640 00 | 25,640 00 |
| | \$361,000 | \$383,515 00 | \$383,515 00 |

* Legal investments when made.

Warren Five Cents Savings Bank, Peabody—Continued.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Atlantic Nat'l Bank, Boston, . | \$10,700 | \$12,840 00 | \$10,700 00 |
| Atlas National Bank, Boston, | 16,500 | 19,140 00 | 16,500 00 |
| Blackstone N'l Bank, Boston, . | 10,000 | 9,000 00 | 10,000 00 |
| Boston National Bank, Boston, | 6,500 | 6,045 00 | 6,500 00 |
| National City Bank, Boston, . | 6,000 | 5,160 00 | 6,000 00 |
| Continental N'l Bank, Boston, | 3,700 | 4,070 00 | 3,700 00 |
| Columbian N'l Bank, Boston, | 6,100 | 6,100 00 | 6,100 00 |
| National Bank of the Com- monwealth, Boston, . | 5,000 | 6,400 00 | 4,996 25 |
| Nat'l Exchange Bank, Boston, | 8,000 | 9,440 00 | 8,000 00 |
| Eliot National Bank, Boston, . | 10,000 | 11,500 00 | 10,000 00 |
| Everett National Bank, Boston, | 5,000 | 4,550 00 | 5,000 00 |
| Faneuil Hall N'l Bank, Boston, | 10,000 | 12,000 00 | 10,000 00 |
| Freeman's Nat'l Bank, Boston, | 5,000 | 5,000 00 | 5,000 00 |
| Globe National Bank, Boston, | 2,500 | 2,300 00 | 2,500 00 |
| Howard Nat'l Bank, Boston, . | 7,100 | 7,029 00 | 7,089 00 |
| N'l Hide & Leather B'k, Boston, | 10,000 | 10,600 00 | 9,950 00 |
| Hamilton Nat'l Bank, Boston, | 2,500 | 2,750 00 | 2,500 00 |
| Lincoln Nat'l Bank, Boston, . | 12,600 | 12,474 00 | 12,600 00 |
| Manufacturers' N'l B'k, Boston, | 10,000 | 11,000 00 | 9,909 37 |
| Market Nat'l Bank, Boston, . | 10,700 | 9,844 00 | 10,700 00 |
| Mt. Vernon Nat'l B'k, Boston, | 2,200 | 2,860 00 | 2,200 00 |
| Massachusetts N'l B'k, Boston, | 12,000 | 15,000 00 | 12,000 00 |
| Merchants' Nat'l Bank, Boston, | 5,000 | 7,150 00 | 5,000 00 |
| N'l B'k of No. America, Boston, | 7,200 | 7,560 00 | 7,200 00 |
| New England N'l B'k, Boston, | 3,500 | 5,250 00 | 3,500 00 |
| North National Bank, Boston, | 600 | 654 00 | 600 00 |
| National Revere Bank, Boston, | 9,800 | 9,800 00 | 9,800 00 |
| N'l B'k of the Republic, Boston, | 5,000 | 7,300 00 | 5,000 00 |
| N'l B'k of Redemption, Boston, | 4,800 | 6,000 00 | 4,800 00 |
| Suffolk Nat'l Bank, Boston, . | 4,000 | 3,840 00 | 4,000 00 |
| Shoe & Leather N'l B'k, Boston, | 9,000 | 8,100 00 | 8,983 00 |
| Shawmut Nat'l Bank, Boston, | 8,400 | 9,408 00 | 8,400 00 |
| Tremont Nat'l Bank, Boston, . | 10,100 | 9,494 00 | 10,100 00 |
| Nat'l Webster Bank, Boston, . | 14,100 | 12,831 00 | 14,100 00 |
| Washington N'l Bank, Boston, | 500 | 500 00 | 500 00 |
| Winthrop Nat'l Bank, Boston, | 2,700 | 3,132 00 | 2,700 00 |
| N'l Grand Bank, Marblehead, | 4,800 | 5,520 00 | 4,595 00 |
| South Danvers Nat'l Bank, Peabody, . | 2,800 | 3,360 00 | 2,800 00 |
| Warren Nat'l Bank, Peabody, | 8,700 | 10,875 00 | 8,700 00 |
| Asiatic National Bank, Salem, | 3,000 | 3,000 00 | 3,000 00 |
| Merchants' Nat'l Bank, Salem, | 550 | 682 00 | 550 00 |
| Nat'l Exchange Bank, Salem, | 900 | 900 00 | 900 00 |
| | \$277,550 | \$300,458 00 | \$277,172 62 |

Warren Five Cents Savings Bank, Peabody — Continued

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount |
|--|------------|-------------------------|-----------|
| Boston & Lowell R.R. 4½s, . . . | \$25,000 | \$25,625 00 | \$25,000 |
| Boston & Lowell R.R. 7s, . . . | 10,000 | 10,300 00 | 10,000 |
| Boston, Revere Beach & Lynn R.R. 6s, . . . | 5,000 | 5,250 00 | 5,000 |
| Cheshire R.R. 6s, . . . | 18,000 | 19,080 00 | 18,000 |
| Concord & Montreal R.R. 4s, . . . | 20,000 | 19,800 00 | 20,000 |
| Eastern R.R. 6s, . . . | 5,000 | 5,800 00 | 5,000 |
| Fitchburg R.R. 5s, . . . | 47,000 | 49,075 00 | 47,000 |
| Leeds & Farmington R.R. 6s, . . . | 16,500 | 16,995 00 | 16,500 |
| Maine Central R.R. 4½s, . . . | 23,000 | 23,575 00 | 23,000 |
| Maine Central R.R. 6s, . . . | 2,000 | 2,200 00 | 2,000 |
| Maine Central R.R. 7s, . . . | 15,000 | 19,500 00 | 15,000 |
| N. Y. & N. E. R.R. (terminal) 4s, . . . | 35,000 | 35,000 00 | 35,000 |
| Old Colony R.R. 6s, . . . | 26,000 | 26,940 00 | 26,000 |
| Portland & Kennebec R.R. 6s, . . . | 19,500 | 19,800 00 | 19,500 |
| Portland & Ogdensburg R.R. 6s, . . . | 20,000 | 22,000 00 | 20,000 |
| Portsmouth, Great Falls & Conway R.R. 4½s, . . . | 25,000 | 25,625 00 | 25,000 |
| Vermont & Massachusetts R.R. 5s, . . . | 12,000 | 12,360 00 | 12,000 |
| Upper Coos R.R. 5s, . . . | 10,000 | 10,000 00 | 10,000 |
| | \$334,000 | \$349,015 00 | \$333,000 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-----------|-------------|-------------|--------------|--------------|--------------|
| \$100 00 | 0 per cent. | \$25,000 00 | 4½ per cent. | \$277,530 00 | 5½ per cent. |
| 32,088 71 | 2½ " | 103,000 00 | 4½ " | 130,670 00 | 6 " |
| 7,823 57 | 4 " | 567,816 00 | 5 " | 18,410 00 | 6½ " |
| 7,000 00 | 4½ " | 132,000 00 | 5½ " | 37,400 00 | 7 " |

Value, by books, of real estate held or owned by foreclosure or otherwise, \$
 Assessed value of the same,
 Net income received from same during year ending Oct. 31, 1893,
 Number of loans which are of an amount not exceeding \$3,000 each, . . . 228
 Aggregate amount of the same,
 Total number of loans upon real estate, 281
 Amount of investments from which no income is received,
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893,
 Times for the dividends fixed by the by-laws: third Wednesday in May
 and November.

Warren Five Cents Savings Bank, Peabody—Concluded.

| | | |
|---|----------------|-------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | \$40,668 27 |
| year ending Oct. 31, 1893, | 2 per cent., { | 42,001 13 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 604 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 482 | |
| Total number of open accounts Oct. 31, 1893, | 5,163 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 5,850 44 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 258,093 86 |
| Number of same, | 3,408 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 294,402 09 |
| Number of same, | 3,173 | |
| Date of examination by commissioner: March 9. | | |

WARREN INSTITUTION FOR SAVINGS (CHARLESTOWN DISTRICT) — BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 116.

TIMOTHY T. SAWYER, *President.*

GEORGE F. TUFTS, *Treasurer.*

GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

TIMOTHY T. SAWYER,

JOHN STOWELL,

NAHUM CHAPIN,

THOMAS R. B. EDMANDS,

NELSON BARTLETT,

JOHN TURNER,

CHAS. F. FAIRBANKS.

Open for business every business day, 9 A.M. to 1 P.M.; also Wednesday and Saturday 3.30 to 4.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . . . | \$1,603,155 00 | Deposits, . . . | \$7,386,451 57 |
| Bank stock as per schedule, . . . | 204,700 00 | Guaranty fund, . . . | 379,000 00 |
| Loan on bank stock, . . . | 300 00 | Interest account, . . . | 126,221 99 |
| Railroad bonds as per schedule, . . . | 550,000 00 | Profit and loss account, . . . | 136,976 25 |
| Real estate (for banking purposes), . . . | 50,000 00 | Rent account, . . . | 1,090 79 |
| Loans on real estate, . . . | 3,810,950 00 | | |
| Loans on personal security, . . . | 1,417,200 00 | | |
| Loans to counties, cities or towns (notes), . . . | 133,400 00 | | |
| Deposit in bank, on interest, . . . | 339,242 91 | | |
| Expense account, . . . | 10,673 84 | | |
| Cash on hand, . . . | 10,118 85 | | |
| | \$8,029,740 60 | | \$8,029,740 60 |

Cash on Deposit in Bank:—

Bunker Hill National Bank, Boston, \$339,242 91*

Loan on Bank Stock:—

On 7 shares Bunker Hill National Bank, Boston, \$300 00

* This amount has since been reduced within the legal limit.

Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|--------------------|----------------------------|-----------------------|
| of Biddeford, Me., 4s, . . | \$5,000 | \$5,000 00 | \$5,000 00 |
| of Boston, Mass., 4s, . . | 200,000 | 206,000 00 | 200,000 00 |
| of Brockton, Mass., 4s, . . | 50,000 | 50,000 00 | 50,000 00 |
| of Chelsea, Mass., 4s, . . | 34,000 | 34,000 00 | 34,000 00 |
| of Dayton, Ohio, 4s, . . . | 50,000 | 50,000 00 | 50,000 00* |
| of Hartford, Conn., 4s, . . | 50,000 | 50,500 00 | 50,000 00 |
| of Haverhill, Mass., 4s, . . | 130,000 | 130,000 00 | 130,000 00 |
| of Haverhill, Mass., 7s, . . | 9,000 | 9,000 00 | 9,000 00 |
| of Lynn, Mass., 4s, . . . | 86,000 | 86,000 00 | 86,000 00 |
| of Malden, Mass., 4s, . . . | 35,000 | 35,000 00 | 35,000 00 |
| of New York, N. Y., 6s, . . | 100,000 | 113,200 00 | 100,000 00 |
| of Northampton, Mass., 4s, . | 50,000 | 50,000 00 | 50,000 00 |
| of Somerville, Mass., 4s, . . | 47,000 | 47,000 00 | 47,000 00 |
| of Youngstown, Ohio, 6s, . . | 17,155 | 18,270 07 | 17,155 00 |
| of Braintree, Mass., 4s, . . | 50,000 | 50,000 00 | 50,000 00 |
| of Canton, Mass., 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| of Cranston, R. I., 4s, . . . | 50,000 | 50,000 00 | 50,000 00 |
| of Everett, Mass., 4s, . . . | 30,000 | 30,000 00 | 30,000 00 |
| of Southbridge, Mass., 4s, . . | 25,000 | 25,000 00 | 25,000 00 |
| of Reading, Mass., 4s, . . . | 80,000 | 80,000 00 | 80,000 00 |
| of Wellesley, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Weymouth, Mass., 4s, . . | 100,000 | 100,000 00 | 100,000 00 |
| United States 4s, | 250,000 | 280,000 00 | 250,000 00 |
| | \$1,503,155 | \$1,553,970 07 | \$1,503,155 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|----------------------------|------------------|
| Atlas National Bank, Boston, . | \$9,000 | \$10,350 00 | \$9,000 00 |
| Bunker Hill N'l Bank, Boston, | 20,000 | 40,400 00 | 20,000 00 |
| National City Bank, Boston, . | 2,000 | 1,720 00 | 2,000 00 |
| National Eagle Bank, Boston, | 7,500 | 7,125 00 | 7,500 00 |
| Eliot National Bank, Boston, . | 15,800 | 18,486 00 | 15,800 00 |
| Everett Nat'l Bank, Boston, . | 6,000 | 5,460 00 | 6,000 00 |
| N'l Hide & Leather B'k, Boston, | 15,000 | 15,750 00 | 15,000 00 |
| Howard Nat'l Bank, Boston, . | 10,000 | 9,900 00 | 10,000 00 |
| Massachusetts N'l B'k, Boston, | 5,500 | 5,225 00 | 5,500 00 |
| New England N'l B'k, Boston, | 11,600 | 18,328 00 | 11,600 00 |
| Second National Bank, Boston, | 4,300 | 7,783 00 | 4,300 00 |
| Shoe & Leather N'l Bk, Boston, | 5,000 | 4,500 00 | 5,000 00 |
| State National Bank, Boston, . | 11,800 | 12,154 00 | 11,800 00 |

Warren Institution for Savings, etc., Boston — Continued

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount. |
|----------------|--------------------------------|------------|-------------------------|-----------|
| 332 | Third Nat'l Bank, Boston, . | \$33,200 | \$28,884 00 | \$33,200 |
| 108 | Tremont Nat'l Bank, Boston, . | 10,800 | 10,152 00 | 10,800 |
| 200 | National Union Bank, Boston, . | 20,000 | 25,000 00 | 20,000 |
| 100 | Nat'l Webster Bank, Boston, . | 10,000 | 9,100 00 | 10,000 |
| 30 | Winthrop Nat'l Bank, Boston, . | 3,000 | 3,480 00 | 3,000 |
| 42 | Naumkeag Nat'l Bank, Salem, . | 4,200 | 5,628 00 | 4,200 |
| | | \$204,700 | \$239,425 00 | \$204,700 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount. |
|--|------------|-------------------------|-----------|
| Boston & Albany R.R. 6s, . . . | \$50,000 | \$51,375 00 | \$50,000 |
| Boston & Lowell R.R. 4s, . . . | 100,000 | 100,000 00 | 100,000 |
| Boston & Maine R.R. 4s, . . . | 100,000 | 98,000 00 | 100,000 |
| Boston & Providence R.R. 4s, . . . | 50,000 | 51,000 00 | 50,000 |
| Fitchburg R.R. 4s, . . . | 100,000 | 98,000 00 | 100,000 |
| Old Colony R.R. 6s, . . . | 50,000 | 51,250 00 | 50,000 |
| Old Colony R.R. 7s, . . . | 50,000 | 50,500 00 | 50,000 |
| Worcester, Nashua & Rochester R.R. 5s, . . . | 50,000 | 50,000 00 | 50,000 |
| | \$550,000 | \$550,125 00 | \$550,000 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|--------------|--------------|
| \$239,242 91 | 2½ per cent. | \$845,400 00 | 4½ per cent. | \$340,350 00 | 6½ per cent. |
| 100,000 00 | 3 " " | 195,000 00 | 4½ " " | 6,900 00 | 6½ " " |
| 170,000 00 | 3½ " " | 2,678,900 00 | 5 " " | 333,260 00 | 7 " " |
| 216,500 00 | 4 " " | 9,000 00 | 5½ " " | 500 00 | 7½ " " |
| 420,100 00 | 4½ " " | 245,950 00 | 5½ " " | | |

Amount invested in real estate for banking purposes, \$
 Estimated value of the same,
 Assessed value of the same,
 Net income received from same during year ending Oct. 31, 1893, . . .
 Number of loans which are of an amount not exceeding \$3,000 each, 530
 Aggregate amount of the same, 8
 Total number of loans upon real estate, 758

Warren Institution for Savings, etc., Boston — Concluded.

| | | |
|--|----------------|--------------|
| Gross amount of interest or profits received or earned, as per books, during | | |
| year ending Oct. 31, 1893, | | \$357,227 31 |
| Times for the dividends fixed by the by-laws: third Wednesday in April | | |
| and October. | | |
| Rate and amount of each semi-annual dividend during the | | |
| year ending Oct. 31, 1893, | 2 per cent., { | 143,886 65 |
| | 2 per cent., { | 145,353 00* |
| Number of accounts opened during the year ending Oct. 31, 1893, | | 1,475 |
| Number of accounts closed during the year ending Oct. 31, 1893, | | 1,238 |
| Total number of open accounts Oct. 31, 1893, | | 17,697 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu- | | |
| sive of taxes), | | 14,418 91 |
| Amount of deposits, not including dividends, received during the year end- | | |
| ing Oct. 31, 1893, | | 939,959 00 |
| Number of same, | | 11,321 |
| Amount of withdrawals, including dividends, during the year ending Oct. | | |
| 31, 1893, | | 1,151,902 24 |
| Number of same, | | 10,691 |
| Date of examination by commissioner: May 29. | | |

* Estimated amount, and not yet charged out of profits.

WASHINGTON SAVINGS INSTITUTION—LOWELL.

Incorporated May 23, 1892. Present number of corporators, 29.

JOHN J. DONOVAN, *President.*

GEO. M. HARRIGAN, *Treasurer.*

GEO. M. HARRIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN J. DONOVAN,
WM. J. COUGHLIN,
PATRICK GILBRIDE,
CHAS. H. ANDREWS,

DENIS MURPHY,
THOMAS C. LEE,
HUMPHREY O'SULLIVAN,
DANIEL J. MURPHY.

Open for business every business day, 9 A.M. to 1 P.M.; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|---------------------|---------------------|
| Loans on real estate, | \$131,970 00 | Deposits, | \$169,031 64 |
| Loans on personal security, . . | 25,900 00 | Guaranty fund, . . | 350 00 |
| Deposit in bank, on interest, . | 7,302 94 | Interest account, . | 2,313 14 |
| Dividends paid, | 286 84 | | |
| Cash on hand, | 6,235 00 | | |
| | <u>\$171,694 78</u> | | <u>\$171,694 78</u> |

Cash on Deposit in Bank:—

Lowell Trust Company, Lowell, \$7,302 94

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|-------------|-------------|-------------|-------------|
| \$7,302 94 | 3 per cent. | \$59,825 00 | 5 per cent. | \$98,045 00 | 6 per cent. |

Washington Savings Institution, Lowell—Concluded.

| | | |
|---|----------------|-------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 56 | |
| Aggregate amount of the same, | | \$76,370 00 |
| Total number of loans upon real estate, | 65 | |
| Net amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 5,290 06 |
| Dividends for the dividends fixed by the by-laws: second Saturday in February and August. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | 2 per cent., { | 904 94 |
| | 2 per cent., { | 2,282 96* |
| Number of accounts opened during the year ending Oct. 31, 1893, | 606 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 226 | |
| Total number of open accounts Oct. 31, 1893, | 630 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,746 28 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 193,791 57 |
| Number of same, | 1,698 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 74,586 57 |
| Number of same, | 854 | |
| Report of examination by commissioner: July 19. | | |

* Not yet charged out of profits.

WATERTOWN SAVINGS BANK—WATERTOWN

Incorporated April 18, 1870. Present number of corporators, 30.

ALBERT O. DAVIDSON, *President.*

GEORGE E. PRIEST, *Treasurer.*

WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ALBERT O. DAVIDSON,

WM. H. INGRAHAM,

CALVIN D. CRAWFORD.

Open for business daily, 9 A.M. to 12 M.; and every Thursday evening, 7 to 8.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$22,087 50 | Deposits, . . . | \$51,779 16 |
| Bank stock as per schedule, . | 38,695 12 | Guaranty fund, . | 1,150 00 |
| Railroad bonds as per schedule, . | 94,252 50 | Interest account, . | 60 43 |
| Real estate (for banking purposes), | 28,731 18 | | |
| Loans on real estate, | 317,059 84 | | |
| Loans on personal security, . . | 31,330 00 | | |
| Loans to counties, cities or towns (notes), | 15,000 00 | | |
| Deposits in banks, on interest, . | 4,459 11 | | |
| Expense account, | 83 48 | | |
| Cash on hand, | 60 43 | | |
| | \$551,779 16 | | \$551,779 16 |

Cash on Deposit in Banks, amount in each:—

Boston Safe Deposit and Trust Company, Boston, \$
 Union Market National Bank, Watertown,

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount. |
|-----------------------------------|-----------------|-------------------------|--------------------|
| City of Bangor, Me., 6s, | \$2,000 | \$2,340 00 | \$2,340 00 |
| of Boston, Mass., 6s, | 1,000 | 1,150 00 | 1,150 00 |
| of Cambridge, Mass., 6s, | 6,000 | 7,080 00 | 7,080 00 |
| of Newton, Mass., 5s, | 2,000 | 2,200 00 | 2,200 00 |
| of Newton, Mass., 6s, | 1,000 | 1,180 00 | 1,180 00 |
| Town of Arlington, Mass., 4s, . . | 5,000 | 5,000 00 | 5,000 00 |
| of Great Barrington, Mass., 4s, . | 5,000 | 5,000 00 | 5,000 00 |
| | \$22,000 | \$23,950 00 | \$23,950 00 |

Watertown Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-----------------|----------------------------|--------------------|
| Metropolitan Nat'l B'k, Boston, | \$2,000 | \$1,900 00 | \$2,040 00 |
| Nat'l Exchange Bank, Boston, | 1,000 | 1,180 00 | 1,275 00 |
| Continental N'l Bank, Boston, | 5,000 | 5,737 50 | 5,600 00 |
| N'l B'k of No. America, Boston, | 2,000 | 2,105 00 | 2,155 00 |
| Boston Nat'l Bank, Boston, . | 2,500 | 2,312 50 | 2,800 00 |
| Manufacturers' N'l B'k, Boston, | 2,000 | 1,950 00 | 2,000 00 |
| Massachusetts N'l B'k, Boston, | 5,200 | 4,810 00 | 5,982 50 |
| Third National Bank, Boston, | 4,000 | 3,480 00 | 4,000 00 |
| Globe National Bank, Boston, | 2,500 | 2,303 12 | 2,684 37 |
| National Eagle Bank, Boston, | 2,000 | 1,700 00 | 2,255 00 |
| Central Nat'l Bank, Boston, . | 2,000 | 2,950 00 | 2,000 00 |
| Traders' Nat'l Bank, Boston, . | 1,200 | 900 00 | 1,227 00 |
| Winthrop N'l Bank, Boston, . | 2,000 | 2,320 00 | 2,300 00 |
| National Bank of the Common- wealth, Boston, | 500 | 641 25 | 676 25 |
| Union Market National Bank, Watertown, | 1,200 | 1,500 00 | 1,700 00 |
| | \$35,100 | \$37,789 37 | \$38,695 12 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|-----------------|----------------------------|--------------------|
| on, Clinton, Fitchburg & New Bedford R.R. 5s, | \$2,000 | \$2,160 00 | \$2,000 00 |
| on & Lowell R.R. 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| on & Maine R.R. 4s, . . . | 3,000 | 2,940 00 | 3,000 00 |
| hire R.R. 6s, | 1,500 | 1,545 00 | 1,500 00 |
| ord & Montreal R.R. 4s, . . | 5,000 | 4,900 00 | 5,000 00 |
| burg R.R. 4s, | 10,000 | 9,750 00 | 10,000 00 |
| burg R.R. 4½s, | 5,000 | 5,000 00 | 5,000 00 |
| burg R.R. 5s, | 3,000 | 3,150 00 | 3,000 00 |
| burg R.R. 6s, | 1,000 | 1,050 00 | 1,090 00 |
| s & Farmington R.R. 6s, . . | 3,000 | 3,090 00 | 3,000 00 |
| ne Central R.R. 4½s, | 10,000 | 10,200 00 | 10,000 00 |
| ne Central R.R. 7s, | 10,000 | 13,000 00 | 12,900 00 |
| . & N. E. R.R. 4s, | 15,000 | 15,000 00 | 16,762 50 |
| mont & Massachusetts R.R. 5s, . | 5,000 | 5,250 00 | 5,000 00 |
| er Coos R.R. 4½s, | 6,000 | 5,700 00 | 6,000 00 |
| | \$89,500 | \$92,535 00 | \$94,252 50 |

Watertown Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|--------------|--------------|----------|--------------|
| \$4,459 11 | 2½ per cent. | \$108,495 00 | 5½ per cent. | \$400 00 | 6½ per cent. |
| 15,000 00 | 4½ “ | 68,439 84 | 6 “ | 1,775 00 | 7 “ |
| 169,300 00 | 5 “ | | | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$28,731 18 |
| Estimated value of the same, | 28,000 00 |
| Assessed value of the same, | 19,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 825 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 103 | |
| Aggregate amount of the same, | 140,069 84 |
| Total number of loans upon real estate, | 128 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 26,443 76 |
| Times for the dividends fixed by the by-laws: first Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 9,888 67 |
| year ending Oct. 31, 1893, | 9,888 68 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 363 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 235 |
| Total number of open accounts Oct. 31, 1893, | 1,890 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,995 95 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 141,508 23 |
| Number of same, | 2,161 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 133,786 11 |
| Number of same, | 1,753 |
| Date of examination by commissioner: February 8. | |

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 48.

CYRUS SPAULDING, *President.*

F. A. STOCKWELL, *Treasurer.*

LOUIS E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CYRUS SPAULDING,

ERASTUS ALTON,

WALDO JOHNSON,

E. P. MORTON,

LYMAN R. EDDY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . . | \$60,000 00 | Deposits, | \$1,087,036 53 |
| Bank stock as per schedule, . . | 99,900 00 | Guaranty fund, . . | 24,500 00 |
| Railroad bonds as per schedule, . | 116,000 00 | Interest account, . | 21,676 72 |
| Loans on real estate, | 530,765 00 | Profit and loss ac- | |
| Loans on personal security, . . | 294,370 92 | count, | 6,485 14 |
| Loans to counties, cities or towns | | | |
| (notes), | 9,500 00 | | |
| Deposit in bank, on interest, . . | 27,808 27 | | |
| Expense account, | 820 60 | | |
| Cash on hand, | 1,563 60 | | |
| | \$1,139,718 39 | | \$1,139,718 39 |

Cash on Deposit in Bank:—

First National Bank, Webster, \$27,808 27

Webster Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount |
|-----------------------------------|------------|-------------------------|-------------|
| District of Columbia 7s, . . . | \$5,000 | \$6,000 00 | \$5,000 00 |
| City of Dayton, Ohio, 5s, . . . | 10,000 | 10,700 00 | 10,000 00 |
| of Haverhill, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Milwaukee, Wis., 5s, . . . | 20,000 | 21,500 00 | 20,000 00 |
| of Pawtucket, R. I., 5s, . . . | 5,000 | 5,200 00 | 5,000 00 |
| Town of Webster, Mass., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| | \$60,000 | \$63,400 00 | \$60,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount |
|----------------|-----------------------------------|------------|-------------------------|-------------|
| 40 | Atlas National Bank, Boston, . | \$4,000 | \$4,650 00 | \$4,000 00 |
| 50 | Blackstone Nat'l Bank, Boston, . | 5,000 | 4,500 00 | 5,000 00 |
| 20 | Boylston Nat'l Bank, Boston, . | 2,000 | 2,500 00 | 2,000 00 |
| 2 | National City Bank, Boston, . | 200 | 180 00 | 200 00 |
| 10 | National Eagle Bank, Boston, . | 1,000 | 950 00 | 1,000 00 |
| 10 | Eliot National Bank, Boston, . | 1,000 | 1,150 00 | 1,000 00 |
| 4 | N'l Hide & Leather B'k, Boston, . | 400 | 425 00 | 400 00 |
| 66 | Lincoln Nat'l Bank, Boston, . | 6,600 | 6,600 00 | 6,600 00 |
| 65 | Nat'l Webster Bank, Boston, . | 6,500 | 6,000 00 | 6,500 00 |
| 10 | Merchants' N'l Bank, Boston, . | 1,000 | 1,450 00 | 1,000 00 |
| 25 | Old Boston N'l Bank, Boston, . | 2,500 | 2,500 00 | 2,500 00 |
| 40 | National Revere Bank, Boston, . | 4,000 | 4,000 00 | 4,000 00 |
| 10 | State National Bank, Boston, . | 1,000 | 1,025 00 | 1,000 00 |
| 75 | Shoe & Leather N'l B'k, Boston, . | 7,500 | 6,750 00 | 7,500 00 |
| 20 | South End Nat'l Bank, Boston, . | 2,000 | 1,825 00 | 2,000 00 |
| 30 | Traders' Nat'l Bank, Boston, . | 3,000 | 2,700 00 | 3,000 00 |
| 23 | First National Bank, Barre, . | 2,300 | 2,300 00 | 2,300 00 |
| 10 | Grafton Nat'l Bank, Grafton, . | 1,000 | 1,000 00 | 1,000 00 |
| 10 | First N'l Bank, Newburyport, . | 1,000 | 1,250 00 | 1,000 00 |
| 20 | First N'l B'k, Norwich, Conn., . | 2,000 | 2,000 00 | 2,000 00 |
| 50 | Uncas N'l B'k, Norwich, Conn., . | 2,500 | 2,500 00 | 2,500 00 |
| 38 | Oxford Nat'l Bank, Oxford, . | 3,800 | 4,000 00 | 3,800 00 |
| 5 | Southbridge National Bank, . | | | |
| | Southbridge, . . . | 500 | 600 00 | 500 00 |
| 152 | First National Bank, Webster, . | 15,200 | 18,200 00 | 15,200 00 |
| 23 | City Nat'l Bank, Worcester, . | 2,200 | 3,400 00 | 2,200 00 |
| 12 | First Nat'l Bank, Worcester, . | 1,200 | 2,200 00 | 1,200 00 |
| 50 | Mechanics' N'l B'k, Worcester, . | 5,000 | 5,000 00 | 5,000 00 |
| 61 | Quinsigamond National Bank, . | | | |
| | Worcester, . . . | 6,100 | 7,600 00 | 6,100 00 |
| 80 | Worcester N'l B'k, Worcester, . | 8,000 | 12,000 00 | 8,000 00 |
| 13 | Millbury N'l Bank, Millbury, . | 1,300 | 1,300 00 | 1,300 00 |
| | | \$99,900 | \$110,555 00 | \$99,900 00 |

Webster Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| Boston, Clinton, Fitchburg & New Bedford R.R. 5s, | \$12,000 | \$13,000 00 | \$12,000 00 |
| Boston & Lowell R.R. 4s, | 5,000 | 5,000 00 | 5,000 00 |
| Boston, Revere Beach & Lynn R.R. 6s, | 10,000 | 10,500 00 | 10,000 00 |
| Boston, Winthrop & Shore R.R. 5s, | 10,000 | 10,400 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, | 15,000 | 14,800 00 | 15,000 00 |
| Fitchburg R.R. 4s, | 10,000 | 9,800 00 | 10,000 00 |
| Lowell & Lawrence R.R. 6s, | 5,000 | 5,250 00 | 5,000 00 |
| Newport & Richford R.R. 5s, | 5,000 | 5,150 00 | 5,000 00* |
| Maine Central R.R. 4½s, | 8,000 | 8,150 00 | 8,000 00 |
| Old Colony R.R. 6s, | 10,000 | 10,350 00 | 10,000 00 |
| Vermont & Massachusetts R.R. 5s, | 10,000 | 10,500 00 | 10,000 00 |
| Upper Coos R.R. 4s, | 5,000 | 4,900 00 | 5,000 00 |
| Upper Coos R.R. 4½s, | 10,000 | 10,500 00 | 10,000 00 |
| | \$115,000 | \$118,300 00 | \$115,000 00 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|-------------|--------------|-------------|-------------|-------------|
| \$27,808 27 | 3 per cent. | \$189,116 00 | 5 per cent. | \$24,665 00 | 6 per cent. |
| 4,000 00 | 4 " " | 30,800 00 | 5½ " " | 13,193 22 | 6½ " " |
| 3,000 00 | 4½ " " | 569,861 70 | 5½ " " | | |

Number of loans which are of an amount not exceeding \$3,000 each, 451
 Aggregate amount of the same, \$414,566 91
 Total number of loans upon real estate, 443
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893, 56,720 30
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 19,227 68
 year ending Oct. 31, 1893, } 2 per cent., { 20,463 12
 Number of accounts opened during the year ending Oct. 31, 1893, . 421
 Number of accounts closed during the year ending Oct. 31, 1893, . 336
 Total number of open accounts Oct. 31, 1893, 3,829
 Total expenses of the corporation for the year ending Oct. 31, 1893 (ex-
 clusive of taxes), 2,530 09
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1893, 227,885 40
 Number of same, 3,142
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 207,608 24
 Number of same, 2,320
 Date of examination by commissioner: August 12.

WELLFLEET SAVINGS BANK—WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 60.

SIMMON ATWOOD, *President.*

THOMAS KEMP, *Treasurer.*

THOMAS KEMP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SIMMON ATWOOD,

ISAIAH C. YOUNG,

JOHN SWETT,

TIMOTHY D. ATWOOD.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$68,075 00 | Deposits, | \$414,234 60 |
| Bank stock as per schedule, . | 130,200 00 | Guaranty fund, . | 20,720 00 |
| Loans on bank stock, | 10,000 00 | Profit and loss account, | 4,769 18 |
| Railroad bonds as per schedule, . | 107,650 00 | | |
| Real estate (for banking purposes), | 2,000 00 | | |
| Real estate by foreclosure, . . . | 500 00 | | |
| Loans on real estate, | 92,720 31 | | |
| Loans on personal security, . . . | 8,844 33 | | |
| Loans to counties, cities or towns (notes), | 13,000 00 | | |
| Loans on depositors' books, . . . | 40 00 | | |
| Deposits in banks, on interest, . | 6,505 36 | | |
| Cash on hand, | 388 78 | | |
| | \$439,723 78 | | \$439,723 78 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| Blackstone National Bank, Boston, | \$5,502 15 |
| Traders' National Bank, Boston, | 1,003 21 |

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| On 63 shares Traders' National Bank, Boston, | \$5,000 00 |
| On 65 shares Traders' National Bank, Boston, | 5,000 00 |

Wellfleet Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|----------------------------|------------------|
| of Brockton, Mass., 4s, . . . | \$3,500 | \$3,500 00 | \$3,500 00 |
| of Cleveland, Ohio, 6s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| of Chicago, Ill., 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| of Concord, N. H., 4s, . . . | 4,000 | 4,000 00 | 4,000 00 |
| of Dayton, Ohio, 4s, . . . | 10,000 | 10,000 00 | 10,000 00* |
| of Detroit, Mich., 7s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| of Fort Wayne, Ind., 6s, . . . | 8,000 | 8,000 00 | 9,200 00 |
| of Malden, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,462 50 |
| of Springfield, Ohio, 5s, . . . | 10,000 | 10,000 00 | 10,912 50 |
| of Waltham, Mass., 4s, . . . | 4,000 | 4,000 00 | 4,000 00 |
| of Boston, Mass., 4s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| | \$65,500 | \$65,500 00 | \$68,075 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|------------|----------------------------|------------------|
| Blackstone Nat'l Bank, Boston, | \$10,000 | \$9,000 00 | \$10,000 00 |
| Traders' Nat'l Bank, Boston, . | 6,900 | 6,210 00 | 6,900 00 |
| Central Nat'l Bank, Boston, . | 7,500 | 11,485 00 | 7,500 00 |
| South End Nat'l Bank, Boston, | 2,000 | 1,700 00 | 2,000 00 |
| N'l Hide & Leather B'k, Boston, | 2,700 | 3,186 00 | 2,700 00 |
| Nat'l B'k of Commerce, Boston, | 3,000 | 3,510 00 | 3,000 00 |
| Third National Bank, Boston, . | 15,000 | 13,500 00 | 10,000 00 |
| Freeman's Nat'l Bank, Boston, | 10,000 | 10,600 00 | 10,000 00 |
| Shawmut Nat'l Bank, Boston, | 5,000 | 6,300 00 | 5,000 00 |
| Shoe & Leather N'l B'k, Boston, | 800 | 720 00 | 800 00 |
| Eliot National Bank, Boston, . | 5,000 | 5,750 00 | 5,000 00 |
| Nat'l Webster Bank, Boston, . | 3,500 | 3,220 00 | 3,500 00 |
| Continental Nat'l B'k, Boston, | 8,000 | 9,120 00 | 8,000 00 |
| Suffolk National Bank, Boston, | 8,000 | 8,000 00 | 8,000 00 |
| N'l B'k of the Republic, Boston, | 5,000 | 7,500 00 | 5,000 00 |
| State National Bank, Boston, . | 5,000 | 5,250 00 | 5,000 00 |
| National Eagle Bank, Boston, . | 4,000 | 3,800 00 | 4,000 00 |
| Atlas National Bank, Boston, . | 5,000 | 5,850 00 | 5,000 00 |
| Globe National Bank, Boston, . | 4,200 | 3,948 00 | 4,200 00 |
| Faneuil Hall N'l Bank, Boston, | 2,000 | 2,400 00 | 2,000 00 |
| Tremont Nat'l Bank, Boston, . | 9,000 | 8,460 00 | 9,000 00 |
| Manufacturers' N'l B'k, Boston, | 7,100 | 7,100 00 | 7,100 00 |
| Old Boston N'l Bank, Boston, | 2,500 | 2,475 00 | 2,500 00 |
| Hamilton Nat'l Bank, Boston, | 4,000 | 4,560 00 | 4,000 00 |
| | \$135,200 | \$143,644 00 | \$130,200 00 |

Wellfleet Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount |
|--|------------|----------------------------|--------------|
| Boston & Lowell R.R. 7s, . . . | \$16,000 | \$16,000 00 | \$17,000 00 |
| Boston & Maine R.R. 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| Concord & Montreal R.R. 4s, . . . | 15,000 | 15,000 00 | 15,000 00 |
| Fitchburg R.R. 4s, . . . | 17,000 | 17,000 00 | 16,000 00 |
| Newport & Richford R.R. 5s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Old Colony R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Old Colony R.R. 6s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s, . . . | 3,000 | 3,000 00 | 3,000 00 |
| Upper Coos R.R. 4s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Vermont and Massachusetts R.R. 5s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| Upper Coos R.R. 4½s, . . . | 5,000 | 5,000 00 | 5,000 00 |
| | \$106,000 | \$106,000 00 | \$107,000 00 |

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|-------------|-------------|-------------|------------|-------|
| \$6,505 36 | 2 per cent. | \$55,750 00 | 5 per cent. | \$5,000 00 | 5½ |
| 6,500 00 | 4 " " | 7,500 00 | 5½ " " | 41,654 64 | 6 |
| 8,000 00 | 4½ " " | | | | |

Amount invested in real estate for banking purposes,
 Estimated value of the same,
 Assessed value of the same,
 Net income received from same during year ending Oct. 31, 1893, . . .
 Value, by books, of other real estate held or owned by foreclosure or
 otherwise,
 Assessed value of the same,
 Number of loans which are of an amount not exceeding \$3,000 each, 67
 Aggregate amount of the same,
 Total number of loans upon real estate, 54
 Amount of investments from which no income is received,
 Gross amount of interest or profits received or earned, as per books, dur-
 ing year ending Oct. 31, 1893,
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., {
 year ending Oct. 31, 1893, } 2 per cent., {

Wellfleet Savings Bank — Concluded.

| | | |
|---|-------|------------|
| Number of accounts opened during the year ending Oct. 31, 1893, | 75 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 54 | |
| Total number of open accounts Oct. 31, 1893, | 1,117 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | \$1,715 87 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 47,924 05 |
| Number of same, | 400 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 55,682 55 |
| Number of same, | 495 | |
| Date of examination by commissioner: July 6. | | |

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 64.

ALDEN L. BOYNTON, *President.*

GEORGE O. BRIGHAM, *Treasurer.*

ALBERT P. WILSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. A. FAYERWEATHER,

A. L. BOYNTON,

JOHN L. BRIGHAM,

ALFRED L. GOODELL,

CHAS. S. HENRY,

LEWIS RICH.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------------------|---------------------|
| Public funds as per schedule, . | \$89,500 00 | Deposits, | \$811,123 59 |
| Bank stock as per schedule, . | 43,800 00 | Guaranty fund, . | 40,500 00 |
| Railroad bonds as per schedule, . | 22,000 00 | Interest account, . | 12,201 14 |
| Real estate by foreclosure, . | 36,450 00 | Profit and loss account, | 9,119 34 |
| Loans on real estate, | 601,018 98 | | |
| Loans on personal security, . | 56,122 91 | | |
| Loans to counties, cities or towns (notes), | 4,000 00 | | |
| Deposits in banks, on interest, . | 4,249 51 | | |
| Deposit in bank, not on interest, . | 9,292 56 | | |
| Expense account, | 562 08 | | |
| Suspense account, | 3,834 13 | | |
| Cash on hand, | 3,113 90 | | |
| | \$872,944 07 | | \$872,944 07 |

Cash on Deposit in Banks, amount in each:—

| | |
|---|------------|
| First National Bank, Worcester, | \$1,300 13 |
| City National Bank, Worcester, | 1,449 39 |
| Pynchon National Bank, Springfield, | 1,500 00 |
| First National Bank, Westborough, | 9,292 56 |

Westborough Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| City of Rockland, Me., 6s, . | \$2,500 | \$2,825 00 | \$2,500 00* |
| Town of Westborough, Mass., 4s, . | 76,000 | 76,000 00 | 76,000 00 |
| of Westborough, Mass., 5s, . | 10,000 | 11,000 00 | 10,000 00 |
| | \$88,500 | \$89,825 00 | \$88,500 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|-----------------|----------------------------|--------------------|
| 8 | N'l B'k of Commerce, Boston, | \$800 | \$944 00 | \$800 00 |
| 30 | Everett Nat'l Bank, Boston, . | 3,000 | 2,640 00 | 3,000 00 |
| 16 | Globe National Bank, Boston, | 1,600 | 1,474 00 | 1,600 00 |
| 19 | N'l Hide & Leather B'k, Boston, | 1,900 | 2,004 00 | 1,900 00 |
| 42 | Merchants' Nat'l Bank, Boston, | 4,200 | 6,006 00 | 4,200 00 |
| 6 | New England N'l B'k, Boston, | 600 | 943 00 | 600 00 |
| 20 | N'l B'k of Redemption, Boston, | 2,000 | 2,440 00 | 2,000 00 |
| 10 | N'l B'k of the Republic, Boston, | 1,000 | 1,460 00 | 1,000 00 |
| 36 | Tremont Nat'l Bank, Boston, . | 3,600 | 3,420 00 | 3,600 00 |
| 5 | Grafton Nat'l Bank, Grafton, | 500 | 550 00 | 500 00 |
| 10 | Hopkinton N'l B'k, Hopkinton, | 1,000 | 1,000 00 | 1,000 00 |
| 50 | First Nat'l Bank, Marlborough, | 5,000 | 5,500 00 | 5,000 00 |
| 20 | Millbury Nat'l Bank, Millbury, | 2,000 | 2,000 00 | 2,000 00 |
| 20 | Northborough National Bank, Northborough, | 2,000 | 2,200 00 | 2,000 00 |
| 109 | First N'l Bank, Westborough, | 10,900 | 11,990 00 | 10,900 00 |
| 22 | City Nat'l Bank, Worcester, . | 2,200 | 3,080 00 | 2,200 00 |
| 15 | Quinsigamond National Bank, Worcester, | 1,500 | 1,905 00 | 1,500 00 |
| | | \$43,800 | \$49,556 00 | \$43,800 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------------|-----------------|----------------------------|--------------------|
| Fitchburg R.R. 4s, | \$10,000 | \$9,700 00 | \$10,000 00 |
| Fitchburg R.R. 6s, | 1,000 | 1,050 00 | 1,000 00 |
| Maine Central R.R. 5s, | 1,000 | 1,050 00 | 1,000 00 |
| Old Colony R.R. 7s, | 5,000 | 5,025 00 | 5,000 00 |
| Portland & Ogdensburg R.R. 6s, . | 5,000 | 5,400 00 | 5,000 00 |
| | \$22,000 | \$22,225 00 | \$22,000 00 |

Westborough Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | |
|------------|---------------|------------|---------------|-------------|----|
| \$2,749 51 | 3 per cent. | \$4,000 00 | 4½ per cent. | \$29,400 00 | 5½ |
| 1,500 00 | 4 " " | 22,500 00 | 5 " " | 605,241 89 | 6 |

Value, by books, of real estate held or owned by foreclosure or otherwise, \$
 Assessed value of the same,
 Net income received from same during year ending Oct. 31, 1893, . . .
 Number of loans which are of an amount not exceeding \$3,000 each, . 362
 Aggregate amount of the same,
 Total number of loans upon real estate, 372
 Amount of investments from which no income is received,
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893,
 Times for the dividends fixed by the by-laws: February 1 and August 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., {
 year ending Oct. 31, 1893, } 2 per cent., {
 Number of accounts opened during the year ending Oct. 31, 1893, . 731
 Number of accounts closed during the year ending Oct. 31, 1893, . 375
 Total number of open accounts Oct. 31, 1893, 2,953
 Total expenses of the corporation for the year ending Oct. 31, 1893 (ex-
 clusive of taxes),
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1893,
 Number of same, 2,713
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893,
 Number of same, 1,967
 Date of examination by commissioner: May 26.

WESTFIELD SAVINGS BANK — WESTFIELD.

Incorporated April 16, 1863. Present number of corporators, 78.

MERRITT VAN DEUSEN, *President.*

V. W. CROWSON, *Treasurer.*

V. W. CROWSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

MERRITT VAN DEUSEN,

RUBEN LOOMIS,

ROBERT H. KNEIL.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$111,000 00 | Deposits, | \$1,140,485 81 |
| Bank stock as per schedule, . | 79,500 00 | Guaranty fund, . . | 36,610 28 |
| Loans on bank stock, . . . | 8,800 00 | Interest account, . | 21,650 21 |
| Loan on railroad stock, . . . | 2,650 00 | Profit and loss ac- | |
| Loans on real estate, | 834,812 33 | count, | 4,696 00 |
| Loans on personal security, . | 162,644 19 | Collateral dividend | |
| Loans on depositors' books, . | 380 00 | account, | 416 25 |
| Deposit in bank, not on interest, | 7,710 83 | Rent account, . . . | 292 04 |
| Cash on hand, | 1,653 22 | | |
| | \$1,203,960 57 | | \$1,203,960 57 |

Cash on Deposit in Bank : —

First National Bank, Westfield, \$7,710 83

Loans on Bank Stock, amount on each : —

On 15 shares First National Bank, Westfield, \$1,400 00

On 13 shares Miller's River National Bank, Athol, 1,300 00

On 10 shares Agawam National Bank, Springfield, 900 00

On 3 shares Rockville National Bank, Rockville, Conn., 200 00

Loan on Railroad Stock : —

On 20 shares Boston & Albany R.R., \$2,650 00

Westfield Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------------|-------------------------|---------------------|
| City of Chelsea, Mass., 6s, . . . | \$3,000 | \$3,090 00 | \$3,000 00 |
| of Providence, R. I., 5s, . . . | 5,000 | 5,500 00 | 5,000 00 |
| Town of Westfield, Mass., 4s, . . | 25,000 | 25,083 33 | 25,000 00 |
| United States 4s, | 57,000 | 63,270 00 | 57,000 00 |
| United States 6s, | 21,000 | 21,620 00 | 21,000 00 |
| | \$111,000 | \$118,563 33 | \$111,000 00 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|-----------------|-------------------------|--------------------|
| 43 | Atlas National Bank, Boston, . | \$4,300 | \$4,955 75 | \$4,300 00 |
| 20 | National Eagle Bank, Boston, . | 2,000 | 1,800 00 | 2,000 00 |
| 5 | N'l Hide & Leather B'k, Boston, . | 500 | 527 50 | 500 00 |
| 25 | N'l B'k of No America, Boston, . | 2,500 | 2,631 25 | 2,500 00 |
| 96 | N'l B'k of Redemption, Boston, . | 9,600 | 12,192 00 | 9,600 00 |
| 35 | Suffolk National Bank, Boston, . | 3,500 | 3,377 50 | 3,500 00 |
| 250 | City National Bank, Holyoke, . | 25,000 | 28,000 00 | 25,000 00 |
| 30 | Hampshire County National Bank, Northampton, . . . | 3,000 | 3,600 00 | 3,000 00 |
| 50 | City Nat'l Bank, Springfield, . | 5,000 | 7,000 00 | 5,000 00 |
| 32 | Agawam N'l B'k, Springfield, . | 3,200 | 3,200 00 | 3,200 00 |
| 171 | First Nat'l Bank, Westfield, . . | 17,100 | 23,940 00 | 17,100 00 |
| 38 | Hampden N'l Bank, Westfield, . | 3,800 | 6,080 00 | 3,800 00 |
| | | \$79,500 | \$97,304 00 | \$79,500 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|-------------|-------------|--------------|-------------|-------------|
| \$970,686 52 | 5 per cent. | \$14,000 00 | 5½ per cent. | \$19,500 00 | 6 per cent. |

Number of loans which are of an amount not exceeding \$3,000 each, . 486

Aggregate amount of the same, \$508,459 03

Total number of loans upon real estate, 486

Gross amount of interest or profits received or earned, as per books,

during year ending Oct. 31, 1893, 66,763 88

Times for the dividends fixed by the by-laws: January 10 and July 10.

Westfield Savings Bank—Concluded.

| | | |
|---|----------------|-------------|
| Rate and amount of each semi-annual dividend during the | 2 per cent, { | \$23,014 09 |
| year ending Oct. 31, 1893, | 2 per cent., { | 23,261 43 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 578 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 581 | |
| Total number of open accounts Oct. 31, 1893, | 3,896 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 2,515 53 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 209,286 77 |
| Number of same, | 3,087 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 255,030 01 |
| Number of same, | 2,799 | |
| Date of examination by commissioner: May 8. | | |

WEST NEWTON SAVINGS BANK—WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 20.

A. R. MITCHELL, *President.*

JAMES H. NICKERSON, *Treasurer.*

ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. R. MITCHELL,

DWIGHT CHESTER,

E. L. PICKARD,

F. E. CROCKETT,

CHAS. A. POTTER.

Open for business every business day, 8.30 A.M. to 11 A.M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|-----------------------------|---------------------|
| Public funds as per schedule, . | \$4,000 00 | Deposits, | \$234,224 88 |
| Bank stock as per schedule, . | 4,500 00 | Guaranty fund, | 2,350 00 |
| Loans on bank stock, | 6,775 00 | Interest account, | 1,195 44 |
| Railroad bonds as per schedule, . | 35,000 00 | | |
| Loans on real estate, | 148,520 73 | | |
| Loans on personal security, | 30,230 00 | | |
| Deposit in bank, on interest, | 7,638 73 | | |
| Expense account, | 355 84 | | |
| Premium account, | 750 00 | | |
| | <u>\$237,770 30</u> | | <u>\$237,770 30</u> |

Cash on Deposit in Bank:—

First National Bank, West Newton, \$7,638 73

Loans on Bank Stock, amount on each:—

On 6 shares Blue Hill National Bank, Milton, \$575 00
 On 50 shares Fourth National Bank, Boston, 5,000 00
 On 15 shares First National Bank, West Newton, 1,200 00

West Newton Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------|------------|----------------------------|------------------|
| of Boston, Mass., 4s, . . . | \$4,000 | \$4,080 00 | \$4,000 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| National City Bank, Boston, . | \$1,000 | \$950 00 | \$1,000 00 |
| Freeman's Nat'l B'k, Boston, . | 1,000 | 980 00 | 1,000 00 |
| First N'l Bank, West Newton, | 2,500 | 2,500 00 | 2,500 00 |
| | \$4,500 | \$4,430 00 | \$4,500 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|----------------------------|------------------|
| ton & Maine R.R. 4s. . . . | \$3,000 | \$2,940 00 | \$3,000 00 |
| ton & Providence R.R. 4s, . . | 1,000 | 1,040 00 | 1,000 00 |
| ton, Revere Beach & Lynn R.R. 6s, | 3,000 | 3,195 00 | 3,000 00 |
| ster & Piscataquis R.R. 4s, . . | 5,000 | 4,900 00 | 5,000 00 |
| hburg R.R. 7s, | 4,000 | 4,040 00 | 4,000 00 |
| ds & Farmington R.R. 6s, . . . | 2,000 | 2,080 00 | 2,000 00 |
| ine Central R.R. 4½s, | 6,000 | 6,150 00 | 6,000 00 |
| Colony R.R. 4s, | 1,000 | 1,020 00 | 1,000 00 |
| per Coos R.R. 4s, | 10,000 | 9,800 00 | 10,000 00 |
| | \$35,000 | \$35,165 00 | \$35,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|-------------|-------------|-------------|
| \$7,633 73 | 2½ per cent. | \$64,900 00 | 5 per cent. | \$47,840 73 | 6 per cent. |
| 7,000 00 | 4 " " | 65,285 00 | 5½ " " | 3,500 00 | 7 " " |
| 7,000 00 | 4½ " " | | | | |

West Newton Savings Bank — Concluded.

| | | |
|---|----------------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 79 | |
| Aggregate amount of the same, | | \$100,275 73 |
| Total number of loans upon real estate, | 77 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 11,774 82 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | | |
| Rate and amount of each semi-annual dividend during the | 2 per cent., { | 3,978 29 |
| year ending Oct. 31, 1893, | 2 per cent., { | 4,426 43 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 347 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 204 | |
| Total number of open accounts Oct. 31, 1893, | 1,325 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,173 29 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 103,647 54 |
| Number of same, | 1,917 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 96,566 62 |
| Number of same, | 1,345 | |
| Date of examination by commissioner: May 9. | | |

WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 71.

HENRY A. NASH, *President.* CHARLES T. CRANE, *Treasurer.*
CHARLES T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY A. NASH, EDWIN PRATT,
JOHN W. HART, ANDREW J. BATES.

Open for business every business day, 1 to 5 P.M.; also Monday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . . | \$83,395 00 | Deposits, . . . | \$684,901 82 |
| Bank stock as per schedule, . . | 42,100 00 | Guaranty fund, . . | 30,750 00 |
| Ins on bank stock, . . | 10,400 00 | Profit and loss ac- | |
| Railroad bonds as per schedule, . . | 32,000 00 | count, . . . | 25,571 36 |
| Ins on railroad bonds, . . | 10,000 00 | | |
| Real estate (for banking pur- | | | |
| poses), . . | 8,000 00 | | |
| Real estate by foreclosure, . . | 5,728 00 | | |
| Ins on real estate, . . | 463,381 00 | | |
| Ins on personal security, . . | 60,825 00 | | |
| Ins to counties, cities or towns | | | |
| (notes), . . | 5,000 00 | | |
| Ins on depositors' books, . . | 200 00 | | |
| Deposit in bank, on interest, . . | 18,427 75 | | |
| Furniture and fixtures, . . | 1,000 00 | | |
| Cash on hand, . . . | 766 43 | | |
| | <u>\$741,223 18</u> | | <u>\$741,223 18</u> |

Cash on Deposit in Bank:—

Union National Bank, Weymouth, \$18,427 75

Loans on Bank Stock, amount on each:—

| | |
|--|------------|
| 15 shares Union National Bank, Weymouth, | \$1,000 00 |
| 50 shares Neponset National Bank, Canton, | 5,000 00 |
| 5 shares National Mt. Wollaston Bank, Quincy, | 3,500 00 |
| 10 shares National Exchange Bank, Boston, | |
| 20 shares First National Bank, South Weymouth, | |
| 10 shares Union National Bank, Weymouth, | 900 00 |

Loan on Railroad Bonds:—

\$10,000 Boston & Maine R.R. 4s, \$10,000 00

Weymouth Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount |
|----------------------------------|-----------------|-------------------------|-------------|
| City of Concord, N. H., 6s, . . | \$2,500 | \$2,500 00 | \$2 |
| of Dayton, Ohio, 4s, . . | 10,000 | 9,500 00 | 10 |
| of Des Moines, Iowa, 4s, . . | 3,000 | 2,910 00 | 2 |
| of East Saginaw, Mich., 5s, . . | 10,000 | 10,600 00 | 10 |
| of Grand Rapids, Mich., 5s, . . | 8,000 | 8,560 00 | 8 |
| of Sioux City, Iowa, 6s, . . | 5,000 | 5,500 00 | 5 |
| of South Norwalk, Conn., 6s, . . | 5,000 | 5,100 00 | 5 |
| Town of Weymouth, Mass., 4s, . . | 40,000 | 40,000 00 | 40 |
| | \$83,500 | \$84,670 00 | \$83 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount |
|----------------|------------------------------------|-----------------|-------------------------|-------------|
| 11 | Blackstone N'l Bank, Boston, . | \$1,100 | \$990 00 | \$1 |
| 27 | Boston Nat'l Bank, Boston, . . | 2,700 | 2,511 00 | 2 |
| 12 | Freeman's Nat'l Bank, Boston, . | 1,200 | 1,272 00 | 1 |
| 50 | Metropolitan N'l B'k, Boston, . | 5,000 | 4,900 00 | 5 |
| 12 | Merchants' Nat'l B'k, Boston, . | 1,200 | 1,716 00 | 1 |
| 65 | N'l Hide & Leather B'k, Boston, . | 6,500 | 6,890 00 | 6 |
| 30 | N'l B'k of the Republic, Boston, . | 3,000 | 4,410 00 | 3 |
| 14 | North National Bank, Boston, . | 1,400 | 1,526 00 | 1 |
| 40 | Washington Nat'l B'k, Boston, . | 4,000 | 4,040 00 | 4 |
| 10 | First N'l Bank, Newburyport, . | 1,000 | 1,250 00 | 1 |
| 150 | Union Nat'l Bank, Weymouth, . | 15,000 | 15,000 00 | 15 |
| | | \$42,100 | \$44,505 00 | \$42 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount |
|--------------------------------------|-----------------|-------------------------|-------------|
| Boston, Revere Beach & Lynn R.R. 6s, | \$10,000 | \$10,500 00 | \$10 |
| Fitchburg R.R. 4s, | 10,000 | 10,000 00 | 10 |
| Newport & Richford R.R. 5s, . . . | 3,000 | 3,090 00 | 3 |
| Old Colony R.R. 6s, | 4,000 | 4,200 00 | 4 |
| Vermont and Massachusetts R.R. 5s, | 5,000 | 5,250 00 | 5 |
| | \$32,000 | \$33,040 00 | \$32 |

* A legal investment when made.

Weymouth Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|-------------|-------------|-------------|
| \$18,427 75 | 2½ per cent. | \$225,976 00 | 6 per cent. | \$27,800 00 | 7 per cent. |
| 70,010 00 | 5 “ | 14,015 00 | 6½ “ | 20,650 00 | 8 “ |
| 191,355 00 | 6½ “ | | | | |

| | |
|--|-------------|
| Amount invested in real estate for banking purposes, | \$8,000 00 |
| Estimated value of the same, | 8,000 00 |
| Assessed value of the same, | 7,900 00 |
| Value, by books, of other real estate held or owned by foreclosure or otherwise, | 5,728 00 |
| Assessed value of the same, | 6,300 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, 312 | |
| Aggregate amount of the same, | \$22,601 00 |
| Total number of loans upon real estate, 328 | |
| Amount of investments from which no income is received, | 600 00 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 37,411 91 |
| Times for the dividends fixed by the by-laws: first Monday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 12,864 64 |
| year ending Oct. 31, 1893, } 2 per cent., { | 13,204 40 |
| Rate and amount of extra dividend paid during the year ending Oct. 31, 1893, 12½ per cent. of dividends for three years, | 8,638 03 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 209 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 196 |
| Total number of open accounts Oct. 31, 1893, | 2,034 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 2,158 64 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 82,897 80 |
| Number of same, | 1,200 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 95,662 58 |
| Number of same, | 1,135 |
| Date of examination by commissioner: January 30. | |

WHITINSVILLE SAVINGS BANK—WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 48.

JAMES F. WHITIN, *President.*

H. A. GOODELL, *Treasurer.*

ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committees charged with the investment of its funds :

EDWARD WHITIN,

A. J. THAYER,

GEO. A. ARMSBY,

CYRUS A. TAFT,

H. H. DUDLEY,

WILLIAM ABBOTT,

B. L. M. SMITH.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------------|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$36,000 00 | Deposits, | \$563,667 56 |
| Bank stock as per schedule, . | 100,980 00 | Guaranty fund, . | 14,282 88 |
| Loans on bank stock, . . . | 10,000 00 | Interest account, . | 16,067 89 |
| Railroad bonds as per schedule, | 125,732 00 | | |
| Loans on real estate, . . . | 101,243 50 | | |
| Loans on personal security, . | 199,200 00* | | |
| Loans to counties, cities or towns | | | |
| (notes), | 13,000 00 | | |
| Deposit in bank, on interest, . | 2,162 94 | | |
| Deposit in bank, not on interest, . | 4,226 20 | | |
| Expense account, | 1,463 69 | | |
| | \$594,008 33 | | \$594,008 33 |

* This amount, in excess of the legal limit, was reduced Nov. 1, 1893.

Cash on Deposit in Banks, amount in each :—

| | |
|--|------------|
| National Bank of the Commonwealth, Boston, | \$2,162 94 |
| Whitinsville National Bank, Whitinsville, | 4,226 20 |

Loan on Bank Stock :—

| | |
|---|-------------|
| On 100 shares Broadway National Bank, Boston, | \$10,000 00 |
|---|-------------|

Whitinsville Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| City of Chicago, Ill., 4s, . . . | \$10,000 | \$10,000 00 | \$10,000 00 |
| of Dayton, Ohio, 4s, . . . | 3,000 | 3,000 00 | 3,000 00* |
| of Dayton, Ohio, 6s, . . . | 1,000 | 1,000 00 | 1,000 00* |
| of Fall River, Mass., 6s, . . . | 5,000 | 5,800 00 | 5,000 00 |
| of Grand Rapids, Mich., 4s, . . . | 7,000 | 7,000 00 | 7,000 00 |
| of Grand Rapids, Mich., 5s, . . . | 2,000 | 2,160 00 | 2,000 00 |
| of Norwich, Conn., 5s, . . . | 1,000 | 1,100 00 | 1,000 00 |
| of Peoria, Ill., 4½s, . . . | 4,000 | 4,200 00 | 4,000 00 |
| of Cleveland, Ohio, 5s, . . . | 3,000 | 3,060 00 | 3,000 00 |
| | \$36,000 | \$37,320 00 | \$36,000 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|-----------------|----------------------------|---------------------|
| 39 | Atlantic Nat'l Bank, Boston, . | \$3,900 | \$4,836 00 | \$5,640 00 |
| 30 | Atlas National Bank, Boston, . | 3,000 | 3,480 00 | 3,790 00 |
| 20 | Blackstone Nat'l B'k, Boston, . | 2,000 | 1,820 00 | 2,650 00 |
| 20 | Boylston Nat'l Bank, Boston, . | 2,000 | 2,500 00 | 2,990 00 |
| 38 | Boston National Bank, Boston, . | 3,800 | 3,534 00 | 4,570 00 |
| 16 | Columbian N'l Bank, Boston, . | 1,600 | 1,600 00 | 2,220 00 |
| 90 | National Bank of the Common- wealth, Boston, . . . | 9,000 | 11,340 00 | 11,040 00 |
| 11 | N'l B'k of Commerce, Boston, . | 1,100 | 1,298 00 | 1,330 00 |
| 30 | Everett Nat'l Bank, Boston, . | 3,000 | 2,760 00 | 3,730 00 |
| 35 | Nat'l Exchange Bank, Boston, . | 3,500 | 4,165 00 | 4,690 00 |
| 10 | Eliot National Bank, Boston, . | 1,000 | 1,180 00 | 1,160 00 |
| 25 | Faneuil Hall N'l Bank, Boston, . | 2,500 | 3,100 00 | 3,470 00 |
| 25 | Freeman's Nat'l Bank, Boston, . | 2,500 | 2,650 00 | 3,360 00 |
| 30 | Massachusetts N'l B'k, Boston, . | 3,000 | 3,000 00 | 3,760 00 |
| 42 | Merchants' N'l Bank, Boston, . | 4,200 | 6,132 00 | 6,050 00 |
| 20 | Mt. Vernon Nat'l B'k, Boston, . | 2,000 | 2,680 00 | 2,800 00 |
| 10 | New England N'l B'k, Boston, . | 1,000 | 1,580 00 | 1,480 00 |
| 36 | North National Bank, Boston, . | 3,600 | 3,270 00 | 4,770 00 |
| 30 | N'l B'k of No. America, Boston, . | 3,000 | 3,300 00 | 3,280 00 |
| 50 | N'l B'k of Redemption, Boston, . | 5,000 | 6,400 00 | 7,280 00 |
| 28 | N'l B'k of the Republic, Boston, . | 2,800 | 4,130 00 | 3,570 00 |
| 19 | National Revere Bank, Boston, . | 1,900 | 1,900 00 | 2,360 00 |
| 10 | Suffolk National Bank, Boston, . | 1,000 | 960 00 | 1,230 00 |
| 10 | National Union Bank, Boston, . | 1,000 | 1,280 00 | 1,370 00 |
| 20 | Nat'l Webster Bank, Boston, . | 2,000 | 1,840 00 | 2,270 00 |
| 30 | Millbury N'l Bank, Millbury, . | 3,000 | 3,000 00 | 3,540 00 |
| 16 | Northborough National Bank, Northborough, . . . | 1,600 | 1,920 00 | 2,080 00 |
| 40 | City Nat'l Bank, Worcester, . | 4,000 | 5,600 00 | 4,500 00 |
| | | \$78,000 | \$91,255 00 | \$100,980 00 |

Whitinsville Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount |
|--|------------|-------------------------|--------|
| Boston & Lowell R.R. 4s, . . . | \$2,000 | \$2,000 00 | \$1, |
| Boston & Lowell R.R. 5s, . . . | 2,000 | 2,100 00 | 2, |
| Boston & Lowell R.R. 6s, . . . | 3,000 | 3,165 00 | 3, |
| Boston & Maine R.R. 7s, . . . | 2,000 | 2,015 00 | 2, |
| Concord & Montreal R.R. 4½s, . . . | 6,000 | 6,000 00 | 6, |
| Fitchburg R.R. 4s, . . . | 9,000 | 9,000 00 | 8, |
| Fitchburg R.R. 4½s, . . . | 11,000 | 11,000 00 | 10, |
| Fitchburg R.R. 5s, . . . | 5,000 | 5,370 00 | 5, |
| Fitchburg R.R. 7s, . . . | 1,000 | 1,012 50 | 1, |
| Lowell & Lawrence R.R. 6s, . . . | 1,000 | 1,070 00 | 1, |
| Maine Central R.R. 4½s, . . . | 10,000 | 10,400 00 | 10, |
| Maine Central R.R. 6s, . . . | 2,000 | 2,200 00 | 2, |
| Portland & Kennebec R.R. 6s, . . . | 5,000 | 5,150 00 | 5, |
| Providence & Worcester R.R. 6s, . . . | 20,000 | 21,300 00 | 20, |
| Portsmouth, Great Falls & Conway R.R. 4½s, . . . | 5,000 | 5,500 00 | 5, |
| Old Colony R.R. 4s, . . . | 9,000 | 9,000 00 | 8, |
| Old Colony R.R. 4½s, . . . | 1,000 | 1,040 00 | 1, |
| Old Colony R.R. 6s, . . . | 10,000 | 10,440 00 | 10, |
| Salem & Lowell R.R. 6s, . . . | 3,000 | 3,240 00 | 3, |
| Vermont & Massachusetts R.R. 5s, . . . | 2,000 | 2,160 00 | 2, |
| Boston & Maine R.R. 4s, . . . | 5,000 | 5,000 00 | 5, |
| Boston & Providence R.R. 4s, . . . | 4,000 | 4,000 00 | 3, |
| Upper Coos R.R. 4½s, . . . | 8,000 | 8,700 00 | 8, |
| | \$126,000 | \$130,862 50 | \$125, |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|--------------|-------------|--------------|
| \$2,162 94 | 2½ per cent. | \$36,250 00 | 4½ per cent. | \$30,000 00 | 5½ per cent. |
| 9,000 00 | 4 " " | 20,000 00 | 4½ " " | 12,800 00 | 5½ " " |
| 6,000 00 | 4½ " " | 126,250 00 | 5 " " | 33,143 50 | 6 " " |

Number of loans which are of an amount not exceeding \$3,000 each, 48

Aggregate amount of the same, \$

Total number of loans upon real estate, 51

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893,

Times for the dividends fixed by the by-laws: May 1 and November 1.

Rate and amount of each semi-annual dividend during the } 2 per cent., {
year ending Oct. 31, 1893, } 2 per cent., {

Whitinsville Savings Bank—Concluded.

| | |
|---|-----------|
| Number of accounts opened during the year ending Oct. 31, 1893, | 274 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 194 |
| Number of open accounts Oct. 31, 1893, | 1,601 |
| Expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | \$984 47 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 88,322 38 |
| Number of same, | 1,495 |
| Amount of withdrawals, including dividends, during the year ending Oct. 1893, | 82,139 99 |
| Number of same, | 898 |
| of examination by commissioner: January 12. | |

WHITMAN SAVINGS BANK — WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 80.

DAVID B. GURNEY, *President.*HORACE REED, *Treasurer.*HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DAVID B. GURNEY,

GEORGE O. JENKINS,

CHARLES F. ALLEN,

ALBERT DAVIS,

EDWARD KEATING,

L. B. HATCH,

R. W. COOK.

Open for business Tuesday, 10 A.M. to 12 M.; 2 to 4 P.M.; Thursday and Saturday, 10 A.M. to 12 M.; 5.30 to 7.30 P.M.; and first ten days of each quarter at the same hours.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Bank stock as per schedule, . | \$8,000 00 | Deposits, . . . | \$322,465 14 |
| Railroad bonds as per schedule, . | 20,000 00 | Guaranty fund, . | 2,740 19 |
| Loans on real estate, . . . | 198,506 50 | Interest account, . | 2,575 22 |
| Loans on personal security, . | 68,501 00 | | |
| Loans to counties, cities or towns (notes), . . . | 15,000 00 | | |
| Deposits in banks, on interest, . | 15,853 85 | | |
| Expense account, . . . | 122 12 | | |
| Cash on hand, . . . | 1,797 08 | | |
| | \$327,780 55 | | \$327,780 55 |

Cash on Deposit in Banks, amount in each: —

| | |
|--|-------------|
| National Bank of the Republic, Boston, | \$11,553 67 |
| Whitman National Bank, Whitman, | 4,300 18 |

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------|--|----------------|-------------------------|-------------------|
| 5 | Abington Nat'l B'k, Abington, | \$500 | \$640 00 | \$600 00 |
| 20 | Nat'l Exchange Bank, Boston, | 2,000 | 2,360 00 | 2,400 00 |
| 10 | First National Bank, Chelsea, | 1,000 | 1,002 50 | 1,000 00 |
| 10 | First National Bank, Rockland, | 1,000 | 1,000 00 | 1,000 00 |
| 20 | Whitman N'l Bank, Whitman, | 2,000 | 2,000 00 | 2,000 00 |
| 10 | Mercantile Loan and Trust Company, Boston, . . . | 1,000 | 1,000 00 | 1,000 00 |
| | | \$7,500 | \$8,002 50 | \$8,000 00 |

Whitman Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| d Colony R.R. 4s, | \$5,000 | \$5,000 00 | \$5,000 00 |
| pper Coos R.R. 4s, | 10,000 | 9,500 00 | 10,000 00 |
| oston & Maine R.R. 4s, | 5,000 | 4,900 00 | 5,000 00 |
| | \$20,000 | \$19,400 00 | \$20,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|-------------|--------------|--------------|-------------|
| \$15,853 85 | 2½ per cent. | \$10,000 00 | 5½ per cent. | \$197,507 50 | 6 per cent. |
| 10,000 00 | 4½ " | 26,500 00 | 5½ " | 15,000 00 | 8 " |
| 23,000 00 | 5 " | | | | |

| | | |
|---|-------|--------------|
| number of loans which are of an amount not exceeding \$3,000 each, | 130 | |
| aggregate amount of the same, | | \$144,657 50 |
| total number of loans upon real estate, | 127 | |
| gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 16,785 42 |
| dates for the dividends fixed by the by-laws: second Monday in April and October. | | |
| rate and amount of each semi-annual dividend during the } 2 per cent., { | | 5,434 73 |
| year ending Oct. 31, 1893, } 2 per cent., { | | 6,080 47 |
| number of accounts opened during the year ending Oct. 31, 1893, | 389 | |
| number of accounts closed during the year ending Oct. 31, 1893, | 259 | |
| total number of open accounts Oct. 31, 1893, | 1,515 | |
| total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,092 55 |
| amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 122,704 41 |
| number of same, | 1,988 | |
| amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 92,836 62 |
| number of same, | 1,424 | |
| date of examination by commissioner: April 11. | | |

WILDEY SAVINGS BANK—BOSTON.

Incorporated March 18, 1892. Present number of corporators, 4

JOHN J. WHIPPLE, *President.*

GEO. F. TAFT,

J. LAWRENCE MARTIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN J. WHIPPLE,

CHARLES Q. TIERRELL,

GEORGE H. HOWARD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. |
|-----------------------------------|--------------------|---------------------|
| Public funds as per schedule, . | \$5,000 00 | Deposits, |
| Railroad bonds as per schedule, . | 5,000 00 | Guaranty fund, . . |
| Loans on real estate, | 81,590 00 | Interest account, . |
| Loans on personal security, . . | 16,500 00 | Due on mortgage |
| Deposit in bank, on interest, . | 17,939 50 | loan, |
| Expense account, | 484 26 | |
| Premium account, | 54 35 | |
| Furniture and fixtures, | 1,167 93 | |
| Cash on hand, | 864 09 | |
| | <hr/> \$128,600 13 | |

Cash on Deposit in Bank:—

Third National Bank, Boston,

* This amount, in excess of the legal limit, has since been reduced.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | As |
|----------------------------------|---------------|----------------------------|----|
| Town of Hinsdale, N. H., 5s, . . | \$1,500 | \$1,507 50 | |
| of Brockton, Mass., 4s, . . | 3,500 | 3,531 50 | |
| | <hr/> \$5,000 | <hr/> \$5,039 00 | |

Willey Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------|------------|----------------------------|------------------|
| ton & Maine R.R. 4s, | \$5,000 | \$5,068 75 | \$5,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-----------|--------------|-------------|-------------|----------|-------------|
| 17,339 50 | 2½ per cent. | \$97,690 00 | 6 per cent. | \$400 00 | 8 per cent. |

| | | |
|---|-----|-------------|
| number of loans which are of an amount not exceeding \$3,000 each, | 47 | |
| aggregate amount of the same, | | \$57,290 00 |
| total number of loans upon real estate, | 42 | |
| gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 4,584 91 |
| amounts for the dividends fixed by the by-laws: May 15 and November 15, 1893, and amount of each semi-annual dividend during the year ending Oct. 31, 1893: Nov. 15, 1892, 2 per cent., | | 632 00 |
| amount of dividends for Nov. 15, 1893, an amount equal to a dividend of 2 per cent. was donated by the trustees. | | |
| number of accounts opened during the year ending Oct. 31, 1893, | 306 | |
| number of accounts closed during the year ending Oct. 31, 1893, | 94 | |
| total number of open accounts Oct. 31, 1893, | 503 | |
| total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), the major portion of which has been assumed and paid by the trustees, | | 7,281 52 |
| amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 105,595 61 |
| number of same, | 816 | |
| amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 37,769 04 |
| number of same, | 359 | |
| date of examination by commissioner: April 25. | | |

WILLIAMSTOWN SAVINGS BANK — WILLIAMSTOWN.

Incorporated April 6, 1892. Present number of corporators, 16.

JOHN BASCOM, *President.*

BUSHNELL DANFORTH, *Treasurer.*

BUSHNELL DANFORTH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN BASCOM,

JOHN B. GALE,

CLARENCE M. SMITH.

Open for business every business day, 9 A.M. to 12 M.; 2 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|--------------------|-----------------------|--------------------|
| Loans on real estate, | \$19,550 00 | Deposits, | \$26,523 73 |
| Loans on personal security, . . | 5,950 00 | Guaranty fund, . . | 54 83 |
| Deposit in bank, on interest, . . | 879 09 | Interest account, . . | 46 21 |
| Expense account, | 245 68 | | |
| | <u>\$26,624 77</u> | | <u>\$26,624 77</u> |

Cash on Deposit in Bank:—

Williamstown National Bank, Williamstown, \$379 09

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|----------|--------------|-------------|-------------|---------|-------|
| \$879 09 | 1½ per cent. | \$25,500 00 | 6 per cent. | — | — |

Williamstown Savings Bank — Concluded.

| | | |
|---|-----|-------------|
| Number of loans which are of an amount not exceeding \$3,000 each, . | 10 | |
| Aggregate amount of the same, | | \$11,500 00 |
| Total number of loans upon real estate, | 8 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 737 43 |
| Times for the dividends fixed by the by-laws: April 1 and October 1. | | |
| Rate and amount of each semi-annual dividend during the } 2 per cent, { | | 193 68 |
| year ending Oct. 31, 1893, } 2 per cent., { | | 440 92 |
| Number of accounts opened during the year ending Oct. 31, 1893, . | 165 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . | 37 | |
| Total number of open accounts Oct. 31, 1893, | 161 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 245 68 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 37,926 66 |
| Number of same, | 165 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 18,191 25 |
| Number of same, | 37 | |
| Date of examination by commissioner: July 14. | | |

WINCHENDON SAVINGS BANK—WINCHENDON

Incorporated Sept. 11, 1854. Present number of corporators, 72.

ORLANDO MASON, *President.*

C. L. BEALS, *Treasurer.*

C. L. BEALS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. H. FAIRBANK,

GEORGE M. WHITNEY,

WILDER P. CLARK,

WM. M. WHITNEY,

C. L. BEALS.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1
Saturday, 9 A.M. to 12 M.; 1 to 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|-----------------------------|----------------|
| Public funds as per schedule, . | \$5,000 00 | Deposits, | \$1,113,515 94 |
| Bank stock as per schedule, . | 62,100 00 | Guaranty fund, | |
| Loan on bank stock, | 100 00 | Interest account, | |
| Railroad bonds as per schedule, . | 36,000 00 | | |
| Loans on real estate, | 680,178 16 | | |
| Loans on personal security, | 286,960 00 | | |
| Loans to counties, cities or towns (notes), | 11,000 00 | | |
| Deposits in banks, on interest, . | 12,443 37 | | |
| Deposit in bank, not on interest, . | 9,004 21 | | |
| Cash on hand, | 10,730 20 | | |
| | \$1,113,515 94 | | |

Cash on Deposit in Banks, amount in each:—

| | |
|---|--|
| Safety Fund National Bank, Fitchburg, | |
| National Exchange Bank, Boston, | |
| First National Bank, Winchendon, | |

Loan on Bank Stock:—

| | |
|---|--|
| On 1 share First National Bank, Winchendon, | |
|---|--|

Winchendon Savings Bank — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------|------------|----------------------------|------------------|
| Wm of Jaffrey, N. H., 4s, . . . | \$5,000 | \$5,000 00 | \$5,000 00 |

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|-----------------|----------------------------|--------------------|
| Eliot National Bank, Boston, . | \$6,700 | \$7,705 00 | \$6,700 00 |
| Faneuil Hall N'l B'k, Boston, . | 4,800 | 5,760 00 | 4,800 00 |
| First National Bank, Boston, . | 1,600 | 3,680 00 | 1,600 00 |
| Merchants' N'l Bank, Boston, . | 10,000 | 14,300 00 | 10,000 00 |
| National Bank of the Common- wealth, Boston, | 5,000 | 6,400 00 | 5,000 00 |
| N'l B'k of Redemption, Boston, . | 10,000 | 12,200 00 | 10,000 00 |
| First National Bank, Adams, . | 1,100 | 1,155 00 | 1,100 00 |
| Fitchburg N'l B'k, Fitchburg, . | 1,000 | 1,400 00 | 1,000 00 |
| Rollstone N'l Bank, Fitchburg, . | 8,400 | 12,600 00 | 8,400 00 |
| Leominster Nat'l Bank, Leo- minster, | 4,200 | 4,872 00 | 3,200 00 |
| First N'l Bank, Winchendon, . | 19,500 | 31,980 00 | 10,300 00 |
| | \$72,900 | \$102,052 00 | \$62,100 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|----------------------------|-----------------|----------------------------|--------------------|
| eshire R R. 6s, | \$11,000 | \$11,660 00 | \$11,000 00 |
| chburg R.R. 4½s, | 10,000 | 10,000 00 | 10,000 00 |
| chburg R.R. 6s, | 15,000 | 15,750 00 | 15,000 00 |
| | \$36,000 | \$37,410 00 | \$36,000 00 |

Winchendon Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|--------------|-------------|--------------|
| \$2,443 37 | 2½ per cent. | \$43,450 00 | 5½ per cent. | \$10,000 00 | 6½ per cent. |
| 10,000 00 | 4 " " | 17,200 00 | 5¾ " " | 55,000 00 | 7 " " |
| 24,000 00 | 4¾ " " | 446,302 78 | 6 " " | 5,000 00 | 7½ " " |
| 311,285 38 | 5 " " | 16,500 00 | 6½ " " | 44,000 00 | 8 " " |
| 5,500 00 | 5½ " " | | | | |

| | | |
|---|----------------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, . | 345 | |
| Aggregate amount of the same, | | \$343,146 90 |
| Total number of loans upon real estate, | 404 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 56,523 25 |
| Times for the dividends fixed by the by-laws: May 1 and November 1. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | 2 per cent., { | 17,977 86 |
| | 2 per cent., { | 18,764 83 |
| Number of accounts opened during the year ending Oct. 31, 1893, . | 308 | |
| Number of accounts closed during the year ending Oct. 31, 1893, . | 284 | |
| Total number of open accounts Oct. 31, 1893, | 2,545 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 2,579 55 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 152,353 51 |
| Number of same, | 1,422 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 136,214 06 |
| Number of same, | 1,293 | |
| Date of examination by commissioner: April 18. | | |

WINCHESTER SAVINGS BANK—WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 30.

JAMES F. DWINELL, *President.*

DAVID N. SKILLINGS, *Treasurer.*

EDWARD A. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES F. DWINELL,

SAMUEL B. WHITE,

STEPHEN THOMPSON,

CHAS. W. SHATTUCK.

Open for business Wednesday, 4 to 7 P.M ; Saturday, 4 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|---------------------|---------------------|
| Public funds as per schedule, . | \$111,407 92 | Deposits, | \$475,393 13 |
| Bank stock as per schedule, . | 36,008 25 | Guaranty fund, . | 13,368 88 |
| Railroad bonds as per schedule, . | 58,618 75 | Interest account, . | 2,906 87 |
| Real estate (for banking purposes), | 16,152 58 | Premium account, . | 3,408 25 |
| Loans on real estate, | 214,675 00 | Due on mortgage, . | 1,000 00 |
| Loans on personal security, . | 54,350 00 | | |
| Deposit in bank, on interest, . | 2,792 69 | | |
| Expense account, | 2 61 | | |
| Cash on hand, | 2,071 33 | | |
| | \$496,077 13 | | \$496,077 13 |

Cash on Deposit in Bank :—

First National Bank, Boston, \$2,792 69

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| City of Cambridge, Mass., 6s, . . | \$2,000 | \$2,152 50 | \$2,470 00 |
| of Chicago, Ill., 7s, | 6,000 | 6,045 00 | 6,772 50 |
| of Cleveland, Ohio, 4s, | 1,000 | 985 00 | 1,007 50 |
| of Lawrence, Mass., 6s, | 1,000 | 1,080 00 | 1,260 00 |
| of Lynn, Mass., 6s, | 2,000 | 2,070 00 | 2,340 00 |

Winchester Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

| | Par Value. | Estimated Market Value. | Amo |
|------------------------------------|------------------|----------------------------|-------------|
| Town of North Easton, Mass., 4s, . | \$2,000 | \$2,000 00 | \$ |
| of Winchester, Mass., 4s, . | 49,900 | 49,852 50 | 5 |
| of Winchester, Mass., 6s, . | 10,000 | 10,000 00 | 1 |
| County of Merrimac, N. H., 4s, . | 2,000 | 1,960 00 | |
| District of Columbia 5s, . . . | 5,000 | 5,150 00 | |
| Town of Franklin, N. H., 4s, . . | 5,000 | 4,950 00 | |
| of Putney, Vt., 4½s, . . . | 3,500 | 3,518 75 | |
| of Randolph, Mass., 4s, . . . | 1,000 | 1,000 00 | |
| of Rockland, Mass., 4s, . . . | 1,000 | 990 00 | |
| City of Dayton, Ohio, 5s, . . . | 10,000 | 10,150 00 | 1 |
| of Waltham, Mass., 4s, . . . | 6,000 | 6,000 00 | |
| | \$107,400 | \$107,903 75 | \$11 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Share. | | Par Value. | Estimated Market Value. | Amo |
|------------------|----------------------------------|-----------------|----------------------------|------------|
| 22 | Atlas National Bank, Boston, . | \$2,200 | \$2,535 50 | \$ |
| 10 | Atlantic Nat'l Bank, Boston, . | 1,000 | 1,205 00 | |
| 30 | Eliot National Bank, Boston, . | 3,000 | 3,465 00 | |
| 25 | Faneuil Hall Nat'l B'k, Boston, | 2,500 | 3,000 00 | |
| 30 | Globe National Bank, Boston, | 3,000 | 2,760 00 | |
| 4 | Hamilton Nat'l Bank, Boston, | 400 | 456 00 | |
| 5 | Howard Nat'l Bank, Boston, . | 500 | 495 00 | |
| 13 | National Eagle B'k, Boston, . | 1,300 | 1,235 00 | |
| 15 | Nat'l Exchange Bank, Boston, | 1,500 | 1,770 00 | |
| 5 | N'l B'k of No. America, Boston, | 500 | 526 25 | |
| 10 | N'l B'k of the Republic, Boston, | 1,000 | 1,475 00 | |
| 10 | N'l B'k of Redemption, Boston, | 1,000 | 1,255 00 | |
| 20 | Nat'l Union Bank, Boston, . | 2,000 | 2,595 00 | |
| 17 | N'l B'k of Commerce, Boston, | 1,700 | 2,006 00 | |
| 50 | Metropolitan N'l B'k. Boston, | 5,000 | 4,875 00 | |
| 11 | State National Bank, Boston, | 1,100 | 1,135 75 | |
| 20 | First National Bank, Woburn, | 2,000 | 2,500 00 | |
| | | \$29,700 | \$33,289 50 | \$3 |

Winchester Savings Bank—Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|-----------------|----------------------------|--------------------|
| Boston & Albany R.R. 6s, . . . | \$2,000 | \$2,020 00 | \$2,162 50 |
| Boston & Albany R.R. 7s, . . . | 5,000 | 5,012 50 | 5,250 00 |
| Boston & Lowell R.R. 4s, . . . | 16,000 | 15,840 00 | 16,118 75 |
| Boston & Maine R.R. 4s, . . . | 5,000 | 4,950 00 | 5,000 00 |
| Concord & Montreal R.R. 4s, . . . | 10,000 | 9,900 00 | 10,175 00 |
| Fitchburg R.R. 4s, . . . | 5,000 | 4,987 50 | 5,137 50 |
| Fitchburg R.R. 5s, . . . | 5,000 | 5,000 00 | 5,495 00 |
| Old Colony R.R. 6s, . . . | 4,000 | 4,080 00 | 4,800 00 |
| Old Colony R.R. 7s, . . . | 4,000 | 4,020 00 | 4,480 00 |
| | \$56,000 | \$55,810 00 | \$58,618 75 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|------------|--------------|-------------|--------------|------------|-------------|
| \$2,792 69 | 2½ per cent. | \$80,175 00 | 5½ per cent. | \$2,000 00 | 7 per cent. |
| 137,950 00 | 5 “ | 68,900 00 | 6 “ | | |

| | |
|--|-------------|
| Amount invested in real estate for banking purposes, | \$16,152 58 |
| Estimated value of the same, | 16,152 58 |
| Assessed value of the same, | 12,700 00 |
| Number of loans which are of an amount not exceeding \$3,000 each, | 82 |
| Aggregate amount of the same, | 122,975 00 |
| Total number of loans upon real estate, | 94 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1893, | 23,484 17 |
| Times for the dividends fixed by the by-laws: third Wednesday in April and October. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 8,909 86 |
| year ending Oct. 31, 1893, } 2 per cent., { | 9,004 00 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 318 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 201 |
| Total number of open accounts Oct. 31, 1893, | 1,707 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 1,245 98 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 117,079 31 |
| Number of same, | 2,281 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 133,511 98 |
| Number of same, | 1,594 |
| Date of examination by commissioner: May 10. | |

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

Incorporated April 11, 1854. Present number of corporators, 24.

JOHN CUMMINGS, *President.*

EDWARD E. THOMPSON, *Treasurer.*

EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOHN CUMMINGS,

PARKER L. CONVERSE,

BENJAMIN HINCKLEY,

CHARLIE A. JONES,

L. W. THOMPSON,

JOHN W. JOHNSON,

JOHN WINN,

JACOB BROWN,

JOHN R. CARTER.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|----------------------------------|-----------------------|
| Public funds as per schedule, . . | \$139,650 00 | Deposits, | \$1,316,103 92 |
| Bank stock as per schedule, . . | 216,580 00 | Guaranty fund, . . | 29,286 35 |
| Loans on bank stock, | 2,125 00 | Profit and loss account, | 27,512 00 |
| Railroad bonds as per schedule, . | 57,000 00 | | |
| Real estate (for banking purposes), | 55,000 00 | | |
| Loans on real estate, | 624,150 00 | | |
| Loans on personal security, . . . | 171,450 00 | | |
| Loans to counties, cities or towns (notes), | 54,022 69 | | |
| Loans on depositors' books, . . . | 825 00 | | |
| Deposits in banks, on interest, . | 46,558 68 | | |
| Vault, furniture and fixtures, . . | 4,500 00 | | |
| Cash on hand, | 1,040 90 | | |
| | \$1,372,902 27 | | \$1,372,902 27 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| Shawmut National Bank, Boston, | \$37,058 91 |
| First National Bank, Woburn, | 9,499 77 |

Loans on Bank Stock, amount on each:—

| | |
|---|------------|
| On 19 shares First National Bank, Woburn, | \$1,900 00 |
| On 5 shares First National Bank, Woburn, | 225 00 |

Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|----------------------------|------------------|
| ity of Grand Rapids, Mich., 5s, . | \$10,000 | \$10,400 00 | \$10,000 00 |
| of Woburn, Mass., 4s, . | 81,500 | 81,500 00 | 81,500 00 |
| own of Burlington, Mass., 5s, . | 2,650 | 2,650 00 | 2,650 00 |
| of Pawtucket, R. I., 6s, . | 14,000 | 14,210 00 | 14,000 00 |
| of Winchester, Mass., 4s, . | 10,000 | 10,000 00 | 10,000 00 |
| of Winchester, Mass., 4½s, . | 1,500 | 1,500 00 | 1,500 00 |
| ity of New York, N. Y., 6s, . | 20,000 | 22,600 00 | 20,000 00 |
| | \$139,650 | \$142,860 00 | \$139,650 00 |

Detailed Statement of Bank Stocks.

| Share. | | Par Value. | Estimated Market Value | Amount Invested. |
|--------|------------------------------------|------------|---------------------------|------------------|
| 00 | Atlas National Bank, Boston, . | \$13,000 | \$14,982 50 | \$14,880 00 |
| 25 | Atlantic Nat'l Bank, Boston, . | 2,500 | 3,012 50 | 2,500 00 |
| 12 | Blackstone N'l Bank, Boston, . | 11,200 | 10,108 00 | 11,200 00 |
| 00 | Boston Nat'l Bank, Boston, . | 3,000 | 2,790 00 | 3,000 00 |
| 77 | N'l B'k of Commerce, Boston, . | 7,700 | 9,086 00 | 9,240 00 |
| 67 | Continental Nat'l B'k, Boston, . | 6,700 | 7,688 25 | 6,700 00 |
| 45 | Eliot National Bank, Boston, . | 4,500 | 5,197 50 | 4,815 00 |
| 65 | Faneuil Hall N'l B'k, Boston, . | 5,500 | 6,600 00 | 6,450 00 |
| 60 | Freeman's Nat'l Bank, Boston, . | 5,000 | 5,000 00 | 5,000 00 |
| 35 | N'l Hide & Leather B'k, Boston, . | 13,500 | 14,242 50 | 14,850 00 |
| 35 | Howard Nat'l Bank, Boston, . | 3,500 | 3,465 00 | 3,500 00 |
| 15 | New England N'l B'k, Boston, . | 11,500 | 18,083 75 | 16,215 00 |
| 21 | Old Boston Nat'l B'k, Boston, . | 2,100 | 2,079 00 | 2,100 00 |
| 45 | Nat'l Revere Bank, Boston, . | 14,500 | 14,500 00 | 14,500 00 |
| 66 | N'l B'k of the Republic, Boston, . | 4,600 | 6,911 50 | 5,980 00 |
| 65 | Shawmut Nat'l Bank, Boston, . | 16,500 | 18,480 00 | 18,975 00 |
| 70 | Shoe & Leather N'l B'k, Boston, . | 17,000 | 15,300 00 | 17,000 00 |
| 20 | Second Nat'l Bank, Boston, . | 2,000 | 3,620 00 | 3,000 00 |
| 61 | Suffolk National Bank, Boston, . | 5,100 | 4,717 50 | 5,100 00 |
| 30 | State National Bank, Boston, . | 3,000 | 3,097 50 | 3,000 00 |
| 05 | Tremont Nat'l Bank, Boston, . | 10,500 | 9,870 00 | 10,500 00 |
| 60 | Third National Bank, Boston, . | 6,000 | 5,220 00 | 6,000 00 |
| 70 | Nat'l Webster Bank, Boston, . | 7,000 | 6,405 00 | 7,000 00 |
| 01 | First National Bank, Woburn, . | 20,100 | 25,125 00 | 25,125 00 |
| | | \$196,000 | \$215,581 50 | \$216,580 00 |

Woburn Five Cents Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-----------------------------------|------------|-------------------------|------------------|
| Boston & Lowell R.R. 5s, . . . | \$1,000 | \$1,000 00 | \$1,000 00 |
| Boston & Lowell R.R. 6s, . . . | 1,000 | 1,020 00 | 1,000 00 |
| Boston & Lowell R.R. 7s, . . . | 10,000 | 10,300 00 | 10,000 00 |
| Concord & Montreal R.R. 4s, . . . | 20,000 | 20,000 00 | 20,000 00 |
| Fitchburg R.R. 5s, . . . | 10,000 | 10,400 00 | 10,000 00 |
| Maine Central R.R. 7s, . . . | 10,000 | 10,800 00 | 10,000 00 |
| Old Colony R.R. 4½s, . . . | 1,000 | 1,000 00 | 1,000 00 |
| Old Colony R.R. 6s, . . . | 1,000 | 1,020 00 | 1,000 00 |
| Old Colony R.R. 7s, . . . | 3,000 | 3,000 00 | 3,000 00 |
| | \$57,000 | \$58,540 00 | \$57,000 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|--------------|--------------|----------|-------------|
| \$46,558 68 | 2½ per cent. | \$108,700 00 | 5½ per cent. | \$700 00 | 7 per cent. |
| 18,375 00 | 4½ “ | 250,000 00 | 6 “ | 400 00 | 8 “ |
| 474,397 69 | 5 “ | | | | |

| | |
|---|-------------|
| Amount invested in real estate for banking purposes, | \$55,000 00 |
| Estimated value of the same, | 55,000 00 |
| Assessed value of the same, | 55,000 00 |
| Net income received from same during year ending Oct. 31, 1893, . . . | 1,481 75 |
| Number of loans which are of an amount not exceeding \$3,000 each, . . . 274 | |
| Aggregate amount of the same, | 324,648 70 |
| Total number of loans upon real estate, | 311 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 67,974 56 |
| Times for the dividends fixed by the by-laws: first Saturday in January and July. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 24,783 34 |
| year ending Oct. 31, 1893, } 2 per cent., { | 25,817 53 |
| Number of accounts opened during the year ending Oct. 31, 1893, . . . | 880 |
| Number of accounts closed during the year ending Oct. 31, 1893, . . . | 833 |
| Total number of open accounts Oct. 31, 1893, | 5,221 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 5,063 30 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 364,722 52 |
| Number of same, | 6,492 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 418,245 38 |
| Number of same, | 5,223 |
| Date of examination by commissioner: April 17. | |

WORCESTER COUNTY INSTITUTION FOR SAVINGS— WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 141.

STEPHEN SALISBURY, *President.*

CHARLES A. CHASE, *Treasurer.*

CHARLES F. ALDRICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

STEPHEN SALISBURY,

EDWARD D. THAYER, Jr.,

GEORGE E. FRANCIS,

LYMAN A. ELY,

WALDO LINCOLN.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|------------------------|-------------------------|------------------------|
| Public funds as per schedule, . . | \$3,284,500 00 | Deposits, . . . | \$12,466,977 56 |
| Loan on public funds, . . . | 2,000 00 | Guaranty fund, . . . | 635,000 00 |
| Bank stock as per schedule, . . . | 808,700 00 | Interest account, . . . | 245,398 07 |
| Loan on bank stock, . . . | 1,000 00 | Reserve profits, . . . | 36,189 48 |
| Railroad bonds as per schedule, . . | 2,769,500 00 | Premium account, . . . | 31,731 25 |
| Real estate by foreclosure, . . . | 2,000 00 | Suspense account, . . . | 638 83 |
| Loans on real estate, . . . | 4,906,312 70 | | |
| Loans on personal security, . . . | 1,052,625 00 | | |
| Loans to counties, cities or towns (notes), . . . | 300,343 33 | | |
| Loans on depositors' books, . . . | 2,050 00 | | |
| Deposits in banks, on interest, . . | 281,344 12 | | |
| Expense account, . . . | 2,205 46 | | |
| Cash on hand, . . . | 3,354 58 | | |
| | \$13,415,935 19 | | \$13,415,935 19 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|--------------|
| Worcester National Bank, Worcester, | \$121,344 12 |
| Citizens' National Bank, Worcester, | 20,000 00 |
| City National Bank, Worcester, | 20,000 00 |
| First National Bank, Worcester, | 27,000 00 |
| Mechanics' National Bank, Worcester, | 20,000 00 |
| Quinsigamond National Bank, Worcester, | 18,000 00 |
| Millbury National Bank, Millbury, | 20,000 00 |
| Wachusett National Bank, Fitchburg, | 20,000 00 |
| National Bank of the Commonwealth, Boston, | 15,000 00 |

Worcester County Institution for Savings, Worcester—C

Loan on Public Funds:—

On \$2,000 United States 4s,

Loan on Bank Stock:—

On 10 shares Worcester National Bank, Worcester,

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount |
|--|-------------|----------------------------|-------------|
| United States 4s, | \$100,000 | \$112,250 00 | \$100,000 |
| County of Rockingham, N. H., 4s, | 50,000 | 50,250 00 | 50,000 |
| of Strafford, N. H., 4s, | 10,000 | 10,000 00 | 10,000 |
| Town of Abington, Mass., 4s, | 80,000 | 81,600 00 | 80,000 |
| of Brookline, Mass., 7s, | 20,000 | 22,000 00 | 20,000 |
| of Beverly, Mass., 4s, | 100,000 | 103,000 00 | 100,000 |
| of Pawtucket, R. I., 5s, | 3,000 | 3,135 00 | 3,000 |
| of Spencer, Mass., 4s, | 40,000 | 40,725 00 | 40,000 |
| of Westborough, Mass., 5s, | 20,000 | 21,600 00 | 20,000 |
| City of Boston, Mass., 3½s, | 170,000 | 167,600 00 | 170,000 |
| of Boston, Mass., 4s, | 291,000 | 298,040 00 | 291,000 |
| of Boston, Mass., 5s, | 224,000 | 252,000 00 | 224,000 |
| of Boston, Mass., 6s, | 28,000 | 32,700 00 | 28,000 |
| of Columbus, Ohio, 4s, | 90,000 | 91,800 00 | 90,000 |
| of Fall River, Mass., 4s, | 92,500 | 93,425 00 | 92,500 |
| of Concord, N. H., 6s, | 500 | 510 00 | 500 |
| of Holyoke, Mass., 4s, | 30,000 | 30,600 00 | 30,000 |
| of Lynn, Mass., 4s, | 200,000 | 202,000 00 | 200,000 |
| of Lynn, Mass., 6s, | 50,000 | 52,400 00 | 50,000 |
| of Manchester, N. H., 4s, | 8,000 | 8,100 00 | 8,000 |
| of Manchester, N. H., 6s, | 37,500 | 38,000 00 | 37,500 |
| of New Bedford, Mass., 4s, | 127,000 | 130,600 00 | 127,000 |
| of New Bedford, Mass., 6s, | 5,000 | 5,600 00 | 5,000 |
| of New London, Conn., 7s, | 25,000 | 31,250 00 | 25,000 |
| of Newton, Mass., 6s, | 40,000 | 47,000 00 | 40,000 |
| of Norwich, Conn., 5s, | 14,000 | 15,400 00 | 14,000 |
| of Providence, R. I., 4s, | 49,000 | 50,900 00 | 49,000 |
| of Providence, R. I., 4½s, | 52,000 | 53,825 00 | 52,000 |
| of Providence, R. I., 5s, | 105,000 | 113,400 00 | 105,000 |
| of Salem, Mass., 4s, | 40,000 | 40,600 00 | 40,000 |
| of Salem, Mass., 5s, | 22,000 | 24,000 00 | 22,000 |
| of Somerville, Mass., 4s, | 28,000 | 28,700 00 | 28,000 |
| of Worcester, Mass., 4s, | 990,000 | 1,017,100 00 | 990,000 |
| of Worcester, Mass., 5s, | 26,000 | 28,860 00 | 26,000 |
| Town of Brockton, Mass., 4s, | 94,000 | 95,000 00 | 94,000 |
| of Cranston, R. I., 4s, | 25,000 | 25,500 00 | 25,000 |
| of Lincoln, R. I., 4s, | 30,000 | 30,600 00 | 30,000 |
| | \$3,316,500 | \$3,450,070 00 | \$3,316,500 |

* A legal investment when made.

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--|------------|----------------------------|------------------|
| Atlantic Nat'l Bank, Boston, . | \$5,400 | \$6,534 00 | \$5,400 00 |
| Atlas National Bank, Boston, . | 37,500 | 43,500 00 | 37,500 00 |
| Blackstone N'l Bank, Boston, . | 13,800 | 12,558 00 | 13,800 00 |
| Boylston Nat'l Bank, Boston, . | 1,400 | 1,750 00 | 1,400 00 |
| Columbian Nat'l B'k, Boston, . | 5,400 | 5,400 00 | 5,400 00 |
| Continental N'l Bank, Boston, . | 12,000 | 13,770 00 | 12,000 00 |
| Eliot National Bank, Boston, . | 11,000 | 12,705 00 | 11,000 00 |
| Faneuil Hall Nat'l B'k, Boston, . | 2,000 | 2,400 00 | 2,000 00 |
| First National Bank, Boston, . | 25,000 | 59,375 00 | 25,000 00 |
| Freeman's Nat'l Bank, Boston, . | 17,200 | 18,232 00 | 17,200 00 |
| Globe National Bank, Boston, . | 3,100 | 2,867 50 | 3,100 00 |
| Hamilton Nat'l Bank, Boston, . | 18,000 | 20,320 00 | 18,000 00 |
| Howard Nat'l Bank, Boston, . | 15,000 | 14,850 00 | 15,000 00 |
| Market National Bank, Boston, . | 7,400 | 6,802 00 | 7,400 00 |
| Massachusetts N'l B'k, Boston, . | 11,000 | 10,450 00 | 11,000 00 |
| Merchants' Nat'l Bank, Boston, . | 12,500 | 18,312 50 | 12,500 00 |
| N'l B'k of Commerce, Boston, . | 21,700 | 25,606 00 | 21,700 00 |
| N'l B'k of No. America, Boston, . | 7,800 | 8,209 50 | 7,800 00 |
| N'l B'k of Redemption, Boston, . | 9,300 | 11,671 50 | 9,300 00 |
| N'l B'k of the Republic, Boston, . | 21,000 | 30,975 00 | 21,000 00 |
| National City Bank, Boston, . | 20,800 | 17,940 00 | 20,800 00 |
| National Eagle Bank, Boston, . | 11,000 | 10,450 00 | 11,000 00 |
| Nat'l Exchange Bank, Boston, . | 4,900 | 6,962 00 | 4,900 00 |
| N'l Hide & Leather B'k, Boston, . | 30,800 | 32,494 00 | 30,800 00 |
| Nat'l Revere Bank, Boston, . | 37,500 | 37,500 00 | 37,500 00 |
| National Union Bank, Boston, . | 7,100 | 9,230 00 | 7,100 00 |
| Nat'l Webster Bank, Boston, . | 30,000 | 27,450 00 | 30,000 00 |
| New England N'l B'k, Boston, . | 19,900 | 31,542 00 | 19,900 00 |
| North National Bank, Boston, . | 5,200 | 5,668 00 | 5,200 00 |
| Old Boston Nat'l Bank, Boston, . | 4,200 | 4,158 00 | 4,200 00 |
| Second Nat'l Bank, Boston, . | 35,200 | 63,712 00 | 35,200 00 |
| Shawmut Nat'l Bank, Boston, . | 17,300 | 19,376 00 | 17,300 00 |
| Shoe & Leather N'l B'k, Boston, . | 13,400 | 12,060 00 | 13,400 00 |
| State National Bank, Boston, . | 11,300 | 11,667 25 | 11,300 00 |
| Suffolk Nat'l Bank, Boston, . | 3,400 | 3,145 00 | 3,400 00 |
| Third National Bank, Boston, . | 10,000 | 8,700 00 | 10,000 00 |
| Tremont Nat'l Bank, Boston, . | 15,600 | 14,644 00 | 15,600 00 |
| Washington N'l Bank, Boston, . | 19,000 | 19,045 00 | 19,000 00 |
| Fitchburg N'l B'k, Fitchburg, . | 5,100 | 7,240 00 | 5,100 00 |
| Leicester N'l Bank, Leicester, . | 2,700 | 4,050 00 | 2,700 00 |
| Millbury N'l Bank, Millbury, . | 10,800 | 10,800 00 | 10,800 00 |
| Oxford Nat'l Bank, Oxford, . | 4,800 | 5,280 00 | 4,800 00 |
| Southbridge National Bank, Southbridge, . | 3,000 | 3,450 00 | 3,000 00 |
| Third Nat'l Bank, Springfield, . | 20,000 | 40,000 00 | 20,000 00 |
| Blackstone N'l Bank, Uxbridge, . | 1,000 | 1,100 00 | 1,000 00 |
| Ware National Bank, Ware, . | 800 | 800 00 | 800 00 |
| Central Nat'l Bank, Worcester, . | 30,000 | 43,500 00 | 30,000 00 |
| Citizens' N'l Bank, Worcester, . | 24,800 | 32,240 00 | 24,800 00 |
| City Nat'l Bank, Worcester, . | 30,000 | 42,000 00 | 30,000 00 |

Worcester County Institution for Savings, Worcester — Co

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount. |
|----------------|---|------------------|-------------------------|------------------|
| 150 | Mechanics' N'l B'k, Worcester, | \$15,000 | \$15,000 00 | \$15,000 |
| 206 | Quinsigamond National Bank, Worcester, | 20,600 | 25,750 00 | 20,600 |
| 800 | Worcester N'l B'k, Worcester, | 80,000 | 116,000 00 | 80,000 |
| 60 | Franklin County Nat'l Bank, Greenfield, | 6,000 | 5,700 00 | 6,000 |
| | | <u>\$808,700</u> | <u>\$1,014,941 25</u> | <u>\$808,700</u> |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount. |
|--|--------------------|-------------------------|--------------------|
| Boston & Albany R.R. 5s, | \$200,000 | \$214,000 00 | \$200,000 |
| Boston & Albany R.R. 6s, | 323,000 | 329,000 00 | 323,000 |
| Boston & Lowell R.R. 4s, | 150,000 | 148,500 00 | 150,000 |
| Boston & Lowell R.R. 4½s, | 30,000 | 31,125 00 | 30,000 |
| Boston & Lowell R.R. 5s, | 24,000 | 25,000 00 | 24,000 |
| Boston & Lowell R.R. 6s, | 5,000 | 5,125 00 | 5,000 |
| Boston & Lowell R.R. 7s, | 27,000 | 27,900 00 | 27,000 |
| Boston & Maine R.R. 4s, | 300,000 | 301,500 00 | 300,000 |
| Boston & Maine R.R. 7s, | 10,000 | 10,000 00 | 10,000 |
| Concord & Montreal R.R. 4s, | 50,000 | 50,000 00 | 50,000 |
| Eastern R.R. 6s, | 135,000 | 159,300 00 | 135,000 |
| Fitchburg R.R. 4s, | 100,000 | 98,000 00 | 97,000 |
| Fitchburg R.R. 5s, | 202,000 | 210,000 00 | 202,000 |
| Fitchburg R.R. 6s, | 19,000 | 20,000 00 | 19,000 |
| Leeds & Farmington R.R. 6s, | 30,000 | 35,000 00 | 30,000 |
| Lowell & Lawrence R.R. 6s, | 3,000 | 3,180 00 | 3,000 |
| Maine Central R.R. 6s, | 52,000 | 57,000 00 | 52,000 |
| Old Colony R.R. 4s, | 250,000 | 250,000 00 | 250,000 |
| Old Colony R.R. 6s, | 81,000 | 83,000 00 | 81,000 |
| Old Colony R.R. 7s, | 5,000 | 5,000 00 | 5,000 |
| Portland & Kennebec R.R. 6s, | 38,000 | 39,000 00 | 38,000 |
| Providence & Worcester R.R. 6s, | 183,000 | 194,800 00 | 183,000 |
| Salem & Lowell R.R. 6s, | 25,000 | 26,500 00 | 25,000 |
| Worcester & Nashua R.R. 5s, | 215,000 | 217,150 00 | 215,000 |
| Worcester, Nashua & Roch. R.R. 4s, | 65,000 | 65,000 00 | 65,000 |
| Vermont & Massachusetts R.R. 5s, | 100,000 | 107,500 00 | 100,000 |
| Conn. & Passumpsic Rivers R.R. 4s, | 100,000 | 100,000 00 | 100,000 |
| Nashua & Rochester R.R. 5s, | 20,500 | 20,500 00 | 20,500 |
| New Haven & Derby R.R. 6s, | 30,000 | 31,800 00 | 30,000 |
| | <u>\$2,772,500</u> | <u>\$2,864,880 00</u> | <u>\$2,769,500</u> |

Worcester County Institution for Savings, Worcester — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|--------------|--------------|--------------|--------------|-------------|
| \$15,000 00 | 2½ per cent. | \$295,000 00 | 4½ per cent. | \$111,455 00 | 6 per cent. |
| 84,344 12 | 3 " | 4,096,387 70 | 5 " | 4,000 00 | 6½ " |
| 107,000 00 | 3½ " | 110,000 00 | 5½ " | 46,660 00 | 7 " |
| 260,333 33 | 4 " | 212,325 00 | 5½ " | 60,000 00 | 7½ " |
| 43,500 00 | 4½ " | 77,500 00 | 5½ " | 3,200 00 | 8 " |
| 1,028,980 00 | 4½ " | | | | |

| | |
|---|--------------|
| Value, by books, of real estate held or owned by foreclosure or otherwise, | \$2,000 00 |
| Assessed value of the same, | 2,400 00 |
| Net income received from same during year ending Oct. 31, 1893, | 106 12 |
| Number of loans which are of an amount not exceeding \$3,000 each, 1,253 | |
| Aggregate amount of the same, | 1,746,732 70 |
| Total number of loans upon real estate, | 1,519 |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 636,199 16 |
| Times for the dividends fixed by the by-laws: January 1 and July 1. | |
| Rate and amount of each semi-annual dividend during the } 2 per cent., { | 236,294 74 |
| year ending Oct. 31, 1893, } 2 per cent., { | 241,115 29 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 3,446 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 3,146 |
| Total number of open accounts Oct. 31, 1893, | 26,544 |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 22,876 00 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 1,584,611 88 |
| Number of same, | 20,591 |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 1,875,094 99 |
| Number of same, | 20,833 |
| Date of examination by commissioners: November 9. | |

WORCESTER FIVE CENTS SAVINGS BANK— WORCESTER.

Incorporated April 1, 1854. Present number of corporators, 118.

ELIJAH B. STODDARD, *President.*

J. STEWART BROWN, *Treasurer.*

J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ELIJAH B. STODDARD,
STEPHEN SAWYER,

WILLIAM L. CLARK,
JOSEPH E. DAVIS.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|-----------------------------|-----------------------|
| Public funds as per schedule, | \$238,000 00 | Deposits, | \$4,880,248 35 |
| Bank stock as per schedule, | 252,800 00 | Guaranty fund, | 146,000 00 |
| Loans on bank stock, | 5,900 00 | Interest account, | 141,892 23 |
| Railroad bonds as per schedule, | 447,400 00 | | |
| Loan on railroad bonds, | 70,000 00 | | |
| Loans on railroad stock, | 6,400 00 | | |
| Real estate (for banking purposes), | 150,000 00 | | |
| Loans on real estate, | 2,583,330 00 | | |
| Loans on personal security, | 1,219,720 00 | | |
| Loans to counties, cities or towns (notes), | 500 00 | | |
| Deposits in banks, on interest, | 168,423 46 | | |
| Expense account, | 7,245 09 | | |
| Cash on hand, | 18,422 03 | | |
| | \$5,168,140 58 | | \$5,168,140 58 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| City National Bank, Worcester, | \$70,038 20 |
| Mechanics' National Bank, Worcester, | 3,534 49 |
| Quinsigamond National Bank, Worcester, | 73,807 68 |
| National Bank of the Commonwealth, Boston, | 21,043 19 |

Loans on Bank Stock, amount on each:—

| | |
|---|------------|
| On 5 shares Worcester National Bank, Worcester, | } \$900 00 |
| On 8 shares Central National Bank, Worcester, | |
| On 10 shares Mechanics' National Bank, Worcester, | } 1,200 00 |
| On 10 shares Worcester Safe Deposit and Trust Company, Worcester, | |
| On 8 shares First National Bank, Northampton, | } 300 00 |
| On 5 shares First National Bank, Greenfield, | |
| On 12 shares Shelburne Falls National Bank, Shelburne Falls, | 1,000 00 |
| On 38 shares First National Bank, Clinton, | 2,500 00 |

Worcester Five Cents Savings Bank—Continued.

Loan on Railroad Bonds:—

\$70,000 Worcester, Nashua & Rochester R.R. 4s, \$70,000 00

Loans on Railroad Stock, amount on each:—

20 shares Boston & Albany R.R., \$2,800 00
10 shares New York, New Haven & Hartford R.R., } 3,600 00
20 shares Boston & Maine R.R., }

Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---|------------|----------------------------|------------------|
| United States 4s, | \$50,000 | \$55,500 00 | \$50,000 00 |
| Town of Beverly, Mass, 4s, | 7,000 | 7,000 00 | 7,000 00 |
| of Brookline, Mass., 7s, | 5,000 | 5,600 00 | 5,000 00 |
| City of Boston, Mass, 4s, | 5,000 | 5,000 00 | 5,000 00 |
| of Chicago, Ill., 4s, | 50,000 | 48,500 00 | 50,000 00 |
| of Cleveland, Ohio, 7s, | 20,000 | 20,200 00 | 20,000 00 |
| of New London, Conn., 7s, | 15,000 | 17,250 00 | 15,000 00 |
| of Newton, Mass., 6s, | 25,000 | 29,250 00 | 25,000 00 |
| of Scranton, Pa., 6s, | 6,000 | 6,240 00 | 6,000 00 |
| of Springfield, Mass., 7s, | 12,000 | 14,640 00 | 12,000 00 |
| of Worcester, Mass., 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Town of Marlborough, Mass., 4s, | 18,000 | 18,000 00 | 18,000 00 |
| | \$238,000 | \$252,180 00 | \$238,000 00 |

Detailed Statement of Bank Stocks.

| Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|---------|---|------------|----------------------------|------------------|
| 0 | Atlas National Bank, Boston, . . | \$5,000 | \$5,750 00 | \$5,000 00 |
| 8 | Blackstone Nat'l Bank, Boston, . . | 8,800 | 7,920 00 | 8,800 00 |
| 5 | National City Bank, Boston, . . | 2,500 | 2,150 00 | 2,500 00 |
| 4 | N'l B'k of Commerce, Boston, . . | 4,400 | 5,192 00 | 4,400 00 |
| 0 | National Bank of the Common- wealth, Boston, | 16,000 | 20,480 00 | 16,000 00 |
| 0 | National Eagle Bank, Boston, . . | 10,000 | 9,500 00 | 10,000 00 |
| 2 | Eliot National Bank, Boston, . . | 12,200 | 13,030 00 | 12,200 00 |
| 7 | First Nat'l Bank, Boston, | 6,700 | 15,879 00 | 6,700 00 |
| 1 | Fourth National Bank, Boston, . . | 6,100 | 7,625 00 | 6,100 00 |
| 0 | Globe National Bank, Boston, . . | 10,000 | 9,200 00 | 10,000 00 |
| 0 | Hamilton Nat'l Bank, Boston, . . | 5,000 | 5,700 00 | 5,000 00 |
| 4 | N'l Hide & Leather B'k, Boston, . . | 16,400 | 17,220 00 | 16,400 00 |
| 0 | Howard Nat'l Bank, Boston, | 10,000 | 9,900 00 | 10,000 00 |
| 2 | Market Nat'l Bank, Boston, | 1,200 | 1,104 00 | 1,200 00 |
| 0 | Merchants' N'l Bank, Boston, | 5,000 | 7,150 00 | 5,000 00 |
| 8 | North National Bank, Boston, . . | 800 | 872 00 | 800 00 |

Worcester Five Cents Savings Bank — Continued

Detailed Statement of Bank Stocks — Concluded.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amo |
|----------------|---|------------------|-------------------------|-------------|
| 185 | N'l B'k of No. America, Boston, | \$18,500 | \$19,425 00 | \$ |
| 50 | Shawmut Nat'l Bank, Boston, | 5,000 | 5,600 00 | |
| 68 | Shoe & Leather N'l B'k, Boston, | 6,300 | 5,670 00 | |
| 50 | State National Bank, Boston, . | 5,000 | 5,100 00 | |
| 16 | Third National Bank, Boston, . | 1,600 | 1,392 00 | |
| 110 | Nat'l Webster Bank, Boston, . | 11,000 | 10,120 00 | |
| 25 | Wachusett N'l B'k, Fitchburg, | 2,500 | 5,000 00 | |
| 15 | Leicester N'l Bank, Leicester, | 1,500 | 1,750 00 | |
| 25 | Leominster Nat'l Bank, Leominster, | 2,500 | 2,900 00 | |
| 107 | Millbury N'l Bank, Millbury, | 10,700 | 10,700 00 | |
| 55 | Northborough National Bank, Northborough, . | 5,500 | 6,050 00 | |
| 25 | Oxford Nat'l Bank, Oxford, | 2,500 | 2,500 00 | |
| 50 | Spencer Nat'l Bank, Spencer, | 5,000 | 6,250 00 | |
| 10 | Westminster N'l Bank, Westminster, . | 1,000 | 1,000 00 | |
| 70 | Central N'l Bank, Worcester, | 7,000 | 9,150 00 | |
| 7 | Citizens' N'l Bank, Worcester, | 700 | 910 00 | |
| 200 | City Nat'l Bank, Worcester, . | 20,000 | 28,000 00 | 2 |
| 64 | Mechanics' N'l B'k, Worcester, | 6,400 | 6,400 00 | |
| 180 | Quinsigamond National Bank, Worcester, . | 18,000 | 22,500 00 | |
| 20 | Worcester N'l B'k, Worcester, | 2,000 | 2,900 00 | |
| | | \$252,800 | \$291,989 00 | \$25 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amo |
|------------------------------------|------------------|-------------------------|-------------|
| Boston & Albany R.R. 6s, . . . | \$21,000 | \$21,210 00 | \$2 |
| Boston & Lowell R.R. 4s, . . . | 50,000 | 49,500 00 | 5 |
| Boston & Maine R.R. 4s, . . . | 55,000 | 53,900 00 | 5 |
| Boston & Providence R.R. 4s, . . | 50,000 | 50,000 00 | 5 |
| Concord & Montreal R.R. 4s, . . | 50,000 | 49,000 00 | 5 |
| Fitchburg R.R. 4s, | 57,000 | 55,290 00 | 5 |
| Fitchburg R.R. 5s, | 18,000 | 18,540 00 | 1 |
| Lowell & Lawrence R.R. 6s, . . . | 5,000 | 5,250 00 | |
| Nashua & Rochester R.R. 5s, . . . | 24,000 | 24,000 00 | 2 |
| Norwich & Worcester R.R. 6s, . . | 6,000 | 6,300 00 | |
| Portland & Kennebec R.R. 6s, . . | 25,400 | 25,654 00 | 2 |
| Portland & Ogdensburg R.R. 6s, . | 6,000 | 6,480 00 | |
| Providence & Worcester R.R. 6s, . | 36,000 | 37,800 00 | 3 |
| Worcester & Nashua R.R. 5s, . . . | 19,000 | 19,190 00 | 1 |
| Worcester, Nashua & Roch. R.R. 4s, | 25,000 | 24,550 00 | 2 |
| | \$447,400 | \$446,664 00 | \$44 |

Worcester Five Cents Savings Bank—Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-----------|--------------|----------------|-------------|--------------|-------------|
| 10,043 19 | 2½ per cent. | \$2,753,080 00 | 5 per cent. | \$155,970 00 | 6 per cent. |
| 1,380 27 | 3 " " | 244,000 00 | 5½ " " | 125,000 00 | 6½ " " |
| 1,000 00 | 4½ " " | 489,900 00 | 5½ " " | 34,900 00 | 7 " " |
| 1,000 00 | 4½ " " | 30,000 00 | 5½ " " | | |

| | |
|---|--------------|
| Amount invested in real estate for banking purposes, | \$150,000 00 |
| Estimated value of the same, | 150,000 00 |
| Actual value of the same, | 122,500 00 |
| Income received from same during year ending Oct. 31, 1893, | 6,186 70 |
| Number of loans which are of an amount not exceeding \$3,000 each, 686 | |
| Aggregate amount of the same, | 1,047,850 00 |
| Number of loans upon real estate, | 882 |
| Amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | 245,749 35 |
| For the dividends fixed by the by-laws: January 1 and July 1. | |
| Amount of each semi-annual dividend during the } 2 per cent., { | 88,935 40 |
| Year ending Oct. 31, 1893, | 92,422 16 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 2,904 |
| Number of accounts closed during the year ending Oct. 31, 1893, | 1,480 |
| Number of open accounts Oct. 31, 1893, | 18,724 |
| Expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | 16,085 74 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 865,803 83 |
| Number of same, | 17,677 |
| Amount of withdrawals, including dividends, during the year ending Oct. 1893, | 845,412 07 |
| Number of same, | 11,944 |
| Of examination by commissioner: October 5. | |

WORCESTER MECHANICS' SAVINGS BANK— WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 100.

J. EDWIN SMITH, *President.*

HENRY WOODWARD, *Treasurer.*

FRANCIS H. DEWEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

J. EDWIN SMITH,

T. W. HAMMOND,

JOHN D. LOVELL,

THOMAS B. EATON,

JOHN H. COES.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday,
9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------------|-----------------------|--------------------------------------|-----------------------|
| Public funds as per schedule, . . . | \$158,000 00 | Deposits, . . . | \$5,015,347 20 |
| Bank stock as per schedule, . . . | 622,118 19 | Guaranty fund, . . . | 156,071 08 |
| Loan on bank stock, . . . | 250 00 | Interest account, . . . | 96,205 28 |
| Railroad bonds as per schedule, . . . | 201,000 00 | Profit and loss ac- count, . . . | 51,098 79 |
| Loans on railroad bonds, . . . | 90,000 00 | Real estate loan ac- count, . . . | 18,691 36 |
| Railroad notes, . . . | 50,000 00 | | |
| Loans on real estate, . . . | 3,005,288 74 | | |
| Loans on personal security, . . . | 1,028,221 19 | | |
| Deposits in banks, on interest, . . . | 176,596 30 | | |
| Expense account, . . . | 4,538 33 | | |
| Cash on hand, . . . | 1,401 96 | | |
| | \$5,337,413 71 | | \$5,337,413 71 |

Cash on Deposit in Banks, amount in each:—

| | |
|--|-------------|
| Quinsigamond National Bank, Worcester, | \$47,054 25 |
| First National Bank, Worcester, | 38,243 16 |
| Mechanics' National Bank, Worcester, | 91,297 89 |

Loan on Bank Stock:—

| | |
|---|----------|
| On 10 shares Mechanics' National Bank, Worcester, | \$250 00 |
|---|----------|

Loans on Railroad Bonds, amount on each:—

| | |
|---|-------------|
| On \$50,000 Worcester, Nashua & Rochester R.R. bonds, | \$50,000 00 |
| On \$40,000 Nashua & Rochester R.R. bonds,] | 40,000 00 |

Worcester Mechanics' Savings Bank — Continued.
Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| of Cambridge, Mass., 6s. . . | \$15,000 | \$15,600 00 | \$15,000 00 |
| of Dayton, Ohio, 5s. . . | 32,000 | 33,420 00 | 32,000 00* |
| of New London, Conn., 7s. . . | 20,000 | 24,800 00 | 20,000 00 |
| of Norwich, Conn., 5s. . . | 5,000 | 5,550 00 | 5,000 00 |
| of Providence, R. I., 4½s. . . | 50,000 | 51,600 00 | 50,000 00 |
| of Springfield, Mass., 7s. . . | 4,000 | 4,920 00 | 4,000 00 |
| of Brookline, Mass., 7s. . . | 7,000 | 7,910 00 | 7,000 00 |
| of Spencer, Mass., 4s. . . | 25,000 | 25,000 00 | 25,000 00 |
| | \$158,000 | \$168,700 00 | \$158,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------------|------------|----------------------------|------------------|
| Atlantic Nat'l Bank, Boston, . . | \$3,200 | \$3,856 00 | \$4,537 75 |
| Atlas National Bank, Boston, . . | 18,600 | 21,436 50 | 22,937 00 |
| Boston National Bank, Boston, . | 12,800 | 11,904 00 | 13,244 12 |
| Blackstone Nat'l B'k, Boston, . . | 4,700 | 4,241 75 | 5,272 00 |
| Boylston Nat'l Bank, Boston, . . | 15,000 | 18,750 00 | 18,925 62 |
| Central Nat'l Bank, Boston, . . | 1,300 | 1,998 75 | 1,758 25 |
| National City Bank, Boston, . . | 11,800 | 10,177 50 | 12,626 00 |
| Columbian Nat'l Bank, Boston, . . | 7,600 | 7,600 00 | 9,572 50 |
| Continental N'l Bank, Boston, . . | 500 | 573 75 | 608 75 |
| N'l B'k of Commerce, Boston, . . | 20,000 | 23,600 00 | 23,700 00 |
| Eliot National Bank, Boston, . . | 21,000 | 24,255 10 | 25,262 00 |
| Faneuil Hall Nat'l B'k, Boston, . . | 6,300 | 7,560 00 | 8,868 75 |
| Globe National Bank, Boston, . . | 6,200 | 5,700 00 | 6,161 50 |
| Hamilton Nat'l Bank, Boston, . . | 12,300 | 14,022 00 | 15,279 12 |
| N'l Hide & Leather B'k, Boston, . . | 20,700 | 21,338 50 | 23,379 87 |
| Howard Nat'l Bank, Boston, . . | 11,800 | 10,582 00 | 13,348 00 |
| Market Nat'l Bank, Boston, . . | 10,000 | 9,200 00 | 9,300 00 |
| Massachusetts N'l B'k, Boston, . . | 4,200 | 3,990 00 | 4,455 27 |
| Merchants' Nat'l Bank, Boston, . . | 14,600 | 20,878 00 | 20,289 75 |
| Mt Vernon Nat'l Bank, Boston, . . | 700 | 924 87 | 966 75 |
| New England N'l B'k, Boston, . . | 6,200 | 9,749 50 | 8,260 25 |
| North National Bank, Boston, . . | 25,500 | 27,795 00 | 31,250 75 |
| Old Boston N'l Bank, Boston, . . | 10,600 | 10,494 00 | 12,713 75 |
| N'l B'k of Redemption, Boston, . . | 19,700 | 24,723 50 | 25,270 50 |
| N'l B'k of the Republic, Boston, . . | 10,900 | 16,077 50 | 14,277 25 |
| National Revere Bank, Boston, . . | 20,000 | 20,000 00 | 20,965 00 |
| Second National Bank, Boston, . . | 5,000 | 9,050 00 | 7,700 00 |
| Shawmut Nat'l Bank, Boston, . . | 17,400 | 19,488 00 | 20,794 25 |

Worcester Mechanics' Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|--|------------|----------------------------|------------------|
| 122 | State National Bank, Boston, . | \$12,200 | \$12,596 50 | \$15,088 75 |
| 238 | Suffolk Nat'l Bank, Boston, . | 23,800 | 22,015 00 | 28,012 50 |
| 139 | Tremont Nat'l Bank, Boston, . | 13,900 | 13,066 00 | 15,454 00 |
| 94 | National Union Bank, Boston, | 9,400 | 12,196 50 | 13,305 00 |
| 68 | Washington N'l Bank, Boston, | 6,800 | 6,817 00 | 8,414 00 |
| 10 | First National Bank, Clinton, . | 1,000 | 1,120 00 | 1,120 00 |
| 51 | Franklin Nat'l Bank, Franklin, | 5,100 | 5,750 00 | 5,715 00 |
| 4 | Leicester N'l Bank, Leicester, | 400 | 640 00 | 476 00 |
| 74 | Millbury N'l Bank, Millbury, . | 7,400 | 9,095 00 | 9,095 00 |
| 101 | Oxford Nat'l Bank, Oxford, . | 10,100 | 10,605 00 | 12,355 00 |
| 35 | Southbridge National Bank, Southbridge, | 3,500 | 3,780 00 | 3,780 00 |
| 20 | City Nat'l Bank, Springfield, . | 2,000 | 2,800 00 | 2,800 00 |
| 20 | Westminster National Bank, Westminster, | 2,000 | 2,000 00 | 2,000 00 |
| 84 | Central N'l Bank, Worcester, . | 8,400 | 10,180 00 | 9,167 50 |
| 180 | City Nat'l Bank, Worcester, . | 18,000 | 25,200 00 | 18,000 00 |
| 142 | Citizens' N'l Bank, Worcester, | 14,200 | 18,460 00 | 18,375 00 |
| 12 | First Nat'l Bank, Worcester, . | 1,200 | 2,040 00 | 1,656 00 |
| 434 | Mechanics' N'l B'k, Worcester, | 43,400 | 43,400 00 | 50,787 69 |
| 123 | Quinsigamond National Bank, Worcester, | 12,300 | 15,375 00 | 14,570 00 |
| 95 | Worcester N'l B'k, Worcester, | 9,500 | 13,775 00 | 10,222 00 |
| | | \$523,200 | \$591,377 22 | \$622,118 19 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------|----------------------------|------------------|
| Boston, Barre & Gardner R.R. 6s, . | \$15,000 | \$15,300 00 | \$15,000 00 |
| Boston & Maine R.R. 4s, | 20,000 | 19,800 00 | 20,000 00 |
| Fitchburg R.R. 4s, | 66,000 | 64,020 00 | 66,000 00 |
| Old Colony R.R. 4s, | 50,000 | 50,000 00 | 50,000 00 |
| Worcester & Nashua R.R. 5s, . . | 50,000 | 50,500 00 | 50,000 00 |
| | \$201,000 | \$199,620 00 | \$201,000 00 |

Worcester Mechanics' Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|--------------|-------------|--------------|--------------|--------------|-------------|
| \$176,596 30 | 3 per cent. | \$312,000 00 | 5½ per cent. | \$135,200 00 | 6 per cent. |
| 113,000 00 | 4½ " | 149,671 19 | 5½ " | 15,000 00 | 6½ " |
| 3,142,538 74 | 5 " | 194,000 00 | 5½ " | 112,350 00 | 7 " |

Number of loans which are of an amount not exceeding \$3,000 each, 987
 Aggregate amount of the same, \$1,350,742 46
 Total number of loans upon real estate, 1,196
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1893, 252,243 82
 Times for the dividends fixed by the by-laws: January 15 and July 15.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 95,798 98
 year ending Oct. 31, 1893, } 2 per cent., { 97,137 38
 Number of accounts opened during the year ending Oct. 31, 1893, . 875
 Number of accounts closed during the year ending Oct. 31, 1893, . 843
 Total number of open accounts Oct. 31, 1893, 8,387
 Total expenses of the corporation for the year ending Oct. 31, 1893 (exclu-
 sive of taxes), 11,544 53
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893, 529,675 80
 Number of same, 4,541
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893, 663,467 22
 Number of same, 6,346
 Date of examination by commissioners: November 9.

WORCESTER NORTH SAVINGS INSTITUTION— FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 60.

AMASA NORCROSS, *President.*

HENRY A. WILLIS, *Treasurer.*

BENJAMIN F. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AMASA NORCROSS,

WILLIAM BAKER,

JAMES F. D. GARFIELD,

ELLIOT N. CHOATE,

LOUIS D. BARTLETT.

Open for business every business day, except Saturday, 8.45 A.M. to 3 P.M.; Saturday,
close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|--------------------------------|-----------------------|
| Public funds as per schedule, . | \$682,643 00 | Deposits, . . . | \$3,227,961 55 |
| Bank stock as per schedule, . | 101,500 00 | Guaranty fund, . | 103,200 00 |
| Loans on bank stock, . . . | 20,000 00 | Interest account, . | 74,834 99 |
| Railroad bonds as per schedule, . | 153,000 00 | Profit and loss account, . . . | 46,107 04 |
| Loan on railroad stock, . . . | 2,400 00 | Suspense account, . | 77 54 |
| Real estate by foreclosure, . . | 4,806 86 | | |
| Loans on real estate, . . . | 1,902,448 52 | | |
| Loans on personal security, . . | 433,536 89 | | |
| Loans to counties, cities or towns (notes), . . . | 77,600 00 | | |
| Loans on depositors' books, . . | 1,275 00 | | |
| Deposits in banks, on interest, . | 68,980 28 | | |
| Cash on hand, | 3,990 57 | | |
| | \$3,452,181 12 | | \$3,452,181 12 |

Cash on Deposit in Banks, amount in each :—

| | |
|--|-------------|
| National Bank of the Commonwealth, Boston, | \$26,980 28 |
| Rollstone National Bank, Fitchburg, | 42,000 00 |

Loans on Bank Stock, amount on each :—

| | |
|---|----------|
| On 3 shares Westminster National Bank, Westminster, | \$200 00 |
| On 10 shares Third National Bank, Boston, | 800 00 |
| On 5 shares Rollstone National Bank, Fitchburg, | 500 00 |
| On 5 shares Rollstone National Bank, Fitchburg, | 500 00 |
| On 20 shares Wachusett National Bank, Fitchburg, | 2,000 00 |
| On 40 shares Wachusett National Bank, Fitchburg, | 4,000 00 |
| On 50 shares Wachusett National Bank, Fitchburg, | 5,000 00 |
| On 50 shares Wachusett National Bank, Fitchburg, | 5,000 00 |
| On 14 shares Wachusett National Bank, Fitchburg, | 2,000 00 |
| On 6 shares Fitchburg National Bank, Fitchburg, | 2,000 00 |

Loan on Railroad Stock :—

| | |
|--|------------|
| On 29 shares Boston & Albany R.R., | \$2,400 00 |
|--|------------|

Worcester North Savings Institution, Fitchburg — Continued.
Detailed Statement of Public Funds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|------------------------------------|------------|----------------------------|------------------|
| y of Akron, Ohio, 5s, . . . | \$26,000 | \$27,170 00 | \$26,000 00 |
| of Boston, Mass., 4s, . . . | 90,000 | 90,200 00 } | 101,000 00 |
| of Boston, Mass., 6s, . . . | 10,000 | 10,025 00 } | |
| of Dayton, Ohio, 4s, . . . | 25,000 | 25,000 00 | 25,000 00* |
| of Dayton, Ohio, 5s, . . . | 24,000 | 24,300 00 | 24,000 00* |
| of Fall River, Mass., 4s, . . . | 30,000 | 30,000 00 | 30,000 00 |
| of Fall River, Mass., 5s, . . . | 20,000 | 22,150 00 | 20,000 00 |
| of Fitchburg, Mass., 4s, . . . | 100,000 | 100,000 00 | 100,000 00 |
| of Grand Rapids, Mich., 4½s, . . . | 25,000 | 25,500 00 | 25,000 00 |
| of Lewiston, Me., 5s, . . . | 10,000 | 11,400 00 | 10,000 00 |
| of Lynn, Mass., 5s, . . . | 10,000 | 10,900 00 | 10,000 00 |
| of Milwaukee, Wis., 5s, . . . | 30,000 | 30,752 00 | 30,000 00 |
| of Montpelier, Vt., 4½s, . . . | 34,000 | 34,680 00 | 34,000 00 |
| of New Bedford, Mass., 6s, . . . | 20,000 | 22,400 00 | 21,300 00 |
| of Norwich, Conn, 7s, . . . | 20,000 | 25,400 00 | 22,200 00 |
| of Portland, Me., 6s, . . . | 15,000 | 17,300 00 | 15,543 00 |
| of Saginaw, Mich., 5s, . . . | 20,000 | 20,520 00 | 20,000 00 |
| of Terre Haute, Ind., 4½s, . . . | 26,000 | 27,160 00 | 26,000 00 |
| wn of Abington, Mass., 4s, . . . | 7,000 | 7,000 00 | 7,000 00 |
| of Danvers, Mass, 5s, . . . | 10,000 | 10,950 00 | 10,000 00 |
| of Greenfield, Mass., 4s, . . . | 15,000 | 15,150 00 | 15,000 00 |
| of Needham, Mass., 4s, . . . | 17,500 | 17,500 00 | 17,500 00 |
| of Wayland, Mass., 5s, . . . | 10,000 | 10,450 00 | 10,000 00 |
| y of Canton, Ohio, 5s, . . . | 31,500 | 32,445 00 | 31,500 00 |
| of Cleveland, Ohio, 7s, . . . | 20,000 | 20,250 00 } | 51,600 00 |
| of Cleveland, Ohio, 5s, . . . | 18,000 | 18,270 00 } | |
| of Cleveland, Ohio, 6s, . . . | 12,000 | 12,600 00 } | |
| | \$676,000 | \$699,472 00 | \$682,643 00 |

* Legal investments when made.

Detailed Statement of Bank Stocks.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|--------------------------------|------------|----------------------------|------------------|
| Atlas National Bank, Boston, . | \$10,000 | \$11,525 00 | \$10,000 00 |
| Boston Nat'l Bank, Boston, . | 10,000 | 9,300 00 | 10,000 00 |
| Blackstone Nat'l Bank, Boston, | 5,000 | 4,613 00 | 5,000 00 |
| National City Bank, Boston, . | 10,000 | 8,625 00 | 10,000 00 |
| N'l B'k of Commerce, Boston, | 10,000 | 11,800 00 | 10,000 00 |
| Continental Nat'l B'k, Boston, | 5,000 | 5,737 00 | 5,000 00 |
| National Eagle Bank, Boston, | 5,000 | 4,750 00 | 5,000 00 |
| Merchants' Nat'l Bank, Boston, | 5,000 | 7,150 00 | 5,000 00 |
| Tremont Nat'l Bank, Boston, . | 5,000 | 4,700 00 | 5,000 00 |
| Nat'l Webster Bank, Boston, . | 5,000 | 4,575 00 | 5,000 00 |
| Fitchburg Nat'l Bank, Boston, | 2,500 | 3,750 00 | 3,500 00 |
| Rollstone Nat'l Bank, Boston, | 20,000 | 30,000 00 | 28,000 00 |
| | \$92,500 | \$106,425 00 | \$101,500 00 |

Worcester North Savings Institution, Fitchburg — Con

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount |
|------------------------------------|------------|-------------------------|--------------|
| Boston & Lowell R.R. 4s, | \$30,000 | \$30,000 00 | \$30,000 00 |
| Fitchburg R.R. 4s, | 25,000 | 25,000 00 | 25,000 00 |
| Fitchburg R.R. 5s, | 35,000 | 36,325 00 | 36,325 00 |
| Vermont & Massachusetts R.R. 5s, . | 40,000 | 42,000 00 | 42,000 00 |
| Maine Central R.R. 4½s, | 23,000 | 23,575 00 | 23,575 00 |
| | \$153,000 | \$156,900 00 | \$156,900 00 |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|------------|--------------|--------------|-------|
| \$68,980 28 | 2½ per cent. | \$7,300 00 | 4½ per cent. | \$815,966 89 | 5½ |
| 49,600 00 | 4 | 25,000 00 | 4½ | 124,625 00 | 6 |
| 20,000 00 | 4½ | 972,768 52 | 5 | 2,000 00 | 8 |
| 375,000 00 | 4½ | 45,000 00 | 5½ | | |

Value, by books, of real estate held or owned by foreclosure or otherwise,
 Assessed value of the same,
 Number of loans which are of an amount not exceeding \$3,000 each, 709
 Aggregate amount of the same,
 Total number of loans upon real estate, 796
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1893,
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., {
 year ending Oct. 31, 1893, } 2 per cent., {
 Number of accounts opened during the year ending Oct. 31, 1893, 1,429
 Number of accounts closed during the year ending Oct. 31, 1893, 1,306
 Total number of open accounts Oct. 31, 1893, 8,322
 Total expenses of the corporation for the year ending Oct. 31, 1893 (ex-
 clusive of taxes),
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1893,
 Number of same, 7,103
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1893,
 Number of same, 6,357
 Date of examination by commissioner: May 25.

WORONOCO SAVINGS BANK — WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 29.

D. L. GILLETT, *President.*J. H. ASHLEY, *Treasurer.*HENRY FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

D. L. GILLETT,

O. B. PARKS,

L. R. NORTON,

M. L. ROBINSON.

Open for business every business day, 9 A.M. to 3 P.M.; also on the tenth days of
January, April, July and October, 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------------|-----------------------|---------------------|-----------------------|
| Public funds as per schedule, . | \$145,000 00 | Deposits, | \$1,084,132 51 |
| Bank stock as per schedule, . | 25,400 00 | Guaranty fund, . . | 33,643 90 |
| Loans on bank stock, | 5,890 00 | Interest account, . | 2,906 78 |
| Railroad bonds as per schedule, . | 69,750 00 | Profit and loss ac- | |
| Loans on railroad stock, . . . | 1,200 00 | count, | 7,786 44 |
| Loans on real estate, | 607,160 97 | | |
| Loans on personal security, . . | 202,490 00 | | |
| Loans to counties, cities or towns | | | |
| (notes), | 29,700 00 | | |
| Loans on depositors' books, . . | 150 00 | | |
| Deposit in bank, not on interest, | 41,999 65 | | |
| Expense account, | 461 64 | | |
| Cash on hand, | 467 37 | | |
| | \$1,129,469 63 | | \$1,129,469 63 |

Cash on Deposit in Bank : —

Hampden National Bank, Westfield, \$41,999 65

Loans on Bank Stock, amount on each : —

9 shares Hampden National Bank, Westfield, \$740 00
 3 shares Hampden National Bank, Westfield, 300 00
 2 shares Hampden National Bank, Westfield, 50 00
 30 shares Hampden National Bank, Westfield, 3,000 00
 2 shares Hampden National Bank, Westfield, } 300 00
 1 share First National Bank, Westfield, }
 3 shares First National Bank, Westfield, 300 00
 10 shares Hampden National Bank, Westfield, 1,000 00

Loans on Railroad Stock, amount on each : —

7 shares Boston, Revere Beach & Lynn R.R., \$700 00
 2 shares Boston & Albany R.R., 175 00
 1 share Boston & Albany R.R., 125 00
 2 shares Boston & Albany R.R., 200 00

Woronoco Savings Bank, Westfield — Continued.*Detailed Statement of Public Funds.*

| | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------------------------|------------------|----------------------------|---------------------|
| City of Akron, Ohio, 5s, . . . | \$15,000 | \$15,200 00 | \$15,000 00 |
| of Cleveland, Ohio, 5s, . . . | 13,000 | 13,000 00 | 13,000 00 |
| of Dayton, Ohio, 6s, . . . | 6,000 | 6,030 00 | 6,000 00* |
| of East Saginaw, Mich., 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| of Grand Rapids, Mich., 5s, . . . | 25,000 | 26,000 00 | 25,000 00 |
| of Peoria, Ill., 4s, . . . | 10,000 | 9,800 00 | 10,000 00 |
| of Saginaw, Mich., 5s, . . . | 10,000 | 10,000 00 | 10,000 00 |
| Town of Westfield, Mass., 4s, . . . | 25,000 | 25,000 00 | 25,000 00 |
| United States 4s, . . . | 31,000 | 34,875 00 | 31,000 00 |
| | \$145,000 | \$149,705 00 | \$145,000 00 |

* A legal investment when made.

Detailed Statement of Bank Stocks.

| No. of Shares. | | Par Value. | Estimated Market Value. | Amount Invested. |
|-------------------|---|-----------------|----------------------------|--------------------|
| 50 | Hampshire County National Bank, Northampton, . . . | \$5,000 | \$6,000 00 | \$5,000 00 |
| 12 | Agawam N'l B'k, Springfield, . . | 1,200 | 1,200 00 | 1,200 00 |
| 13 | Chicopee N'l B'k, Springfield, . . | 1,300 | 2,080 00 | 1,300 00 |
| 40 | First Nat'l Bank, Springfield, . . | 4,000 | 4,400 00 | 4,000 00 |
| 86 | First Nat'l Bank, Westfield, . . | 8,600 | 12,040 00 | 8,600 00 |
| 53 | Hampden Nat'l B'k, Westfield, . . | 5,300 | 8,250 00 | 5,300 00 |
| | | \$25,400 | \$33,970 00 | \$25,400 00 |

Detailed Statement of Railroad Bonds.

| | Par Value. | Estimated Market Value. | Amount Invested. |
|---------------------------------------|-----------------|----------------------------|--------------------|
| Boston & Albany R.R. 6s, . . . | \$4,000 | \$4,060 00 | \$4,000 00 |
| Boston & Maine R.R. 7s, . . . | 2,000 | 2,000 00 | 2,000 00 |
| Boston, Winthrop & Shore R.R. 5s, . . | 14,000 | 14,560 00 | 14,000 00 |
| Old Colony R.R. 6s, . . . | 20,000 | 20,795 00 | 20,000 00 |
| Old Colony R.R. 7s, . . . | 5,000 | 5,060 00 | 5,000 00 |
| Upper Coos R.R. 4s, . . . | 25,000 | 23,500 00 | 24,750 00 |
| | \$70,000 | \$69,975 00 | \$69,750 00 |

Woronoco Savings Bank, Westfield — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|-------------|--------------|------------|-------------|--------------|-------------|
| \$20,000 00 | 3½ per cent. | \$4,200 00 | 4 per cent. | \$822,190 97 | 5 per cent. |

| | | |
|---|----------------|--------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 336 | |
| Aggregate amount of the same, | | \$434,890 97 |
| Total number of loans upon real estate, | 336 | |
| Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1893, | | 55,548 72 |
| Times for the dividends fixed by the by-laws: January 10 and July 10. | | |
| Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1893, | 2 per cent., { | 20,812 03 |
| | 2 per cent., { | 21,296 06 |
| Number of accounts opened during the year ending Oct. 31, 1893, | 456 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 380 | |
| Total number of open accounts Oct. 31, 1893, | 2,666 | |
| Total expenses of the corporation for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,468 29 |
| Amount of deposits, not including dividends, received during the year ending Oct. 31, 1893, | | 218,131 75 |
| Number of same, | 2,041 | |
| Amount of withdrawals, including dividends, during the year ending Oct. 31, 1893, | | 247,888 50 |
| Number of same, | 1,967 | |
| Date of examination by commissioner: May 8. | | |

CONSOLIDATED BALANCE SHEET

OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|------------------|------------------------------------|------------------|
| Public funds, | \$56,431,236 26 | Deposits, | \$399,161 16 |
| Loans on public funds, | 1,441,955 00 | Guaranty fund, | 161 16 |
| Bank stock, | 29,031,145 95 | Interest account, | 3 34 |
| Loans on bank stock, | 2,333,329 53 | Profit and loss account, | 4 44 |
| Railroad bonds, | 36,158,018 52 | Surplus account, | 4 44 |
| Loans on railroad bonds, | 1,677,700 00 | Premium account, | 4 44 |
| Loans on railroad stock, | 1,408,375 00 | Rent account, | 4 44 |
| Railroad notes, | 4,029,110 42 | Due on mortgage loans, | 4 44 |
| Real estate (for banking purposes), | 3,427,921 88 | Sundry liabilities, | 4 44 |
| Real estate by foreclosure, | 1,026,169 01 | | |
| Loans on real estate, | 173,950,578 00 | | |
| Loans on personal security, | 88,798,632 87 | | |
| Loans to counties, cities or towns (notes), | 9,609,498 78 | | |
| Loans on depositors' books, | 59,080 00 | | |
| Deposits in banks, on interest, | 12,678,834 16 | | |
| Deposits in banks, not on interest, | 639,262 64 | | |
| Expense account, | 161,738 54 | | |
| Sundry assets,* | 469,110 34 | | |
| Cash on hand, | 1,247,637 48 | | |
| | \$424,579,334 38 | | \$424,579,334 38 |

* Consisting of interest and premium accounts, stocks taken to secure indebtedness and fixtures, etc.

Gross amount of interest or profits received or earned during the year ending Oct. 31, 1893, \$20,161 16

Aggregate amount of ordinary dividends for the year ending Oct. 31, 1893, 16 16

Average rate of ordinary dividends for the year ending Oct. 31, 1893, 4.09 + per cent.

Aggregate amount of extra dividends for the year ending Oct. 31, 1893, .

Rates of Ordinary Dividends paid by One Hundred and Eighty-four

| Number. | Rate. | Number. | Rate. | Number. | |
|----------------|-------------|---------------|--------------|-------------|---|
| 154, | 4 per cent. | 19, | 4½ per cent. | 5 | 5 |
| 4, | 4½ " " | 2, | 4½ " " | | |

Total Amount of Loans, with Each Specified Rate of Interest.

| Amount. | Rate. | Amount. | Rate. | Amount. | Rate. |
|---------------|-------------|----------------|--------------|------------------|-------------|
| \$24,326 10 | 0 per cent. | \$653,500 00 | 4½ per cent. | \$44,982,957 40 | 6 per cent. |
| 13,766 78 | 1½ " | 15,000 00 | 4 3-16 " | 132,500 00 | 6½ " |
| 900,777 19 | 2 " | 75,000 00 | 4 15-64 " | 2,764,364 72 | 6½ " |
| 12,629 27 | 2 4-10 " | 2,979,605 00 | 4½ " | 19,713 12 | 6½ " |
| 5,448,110 36 | 2½ " | 572,500 00 | 4½ " | 8,095,106 65 | 7 " |
| 245,723 98 | 2½ " | 27,270,111 18 | 4½ " | 114,310 25 | 7½ " |
| 3,921,559 70 | 3 " | 111,000 00 | 4½ " | 44,660 00 | 7 3-10 " |
| 13,500 00 | 3½ " | 8,904,400 00 | 4½ " | 738,573 97 | 7½ " |
| 50,000 00 | 3½ " | 1,017,500 00 | 4½ " | 10,000 00 | 7½ " |
| 623,987 06 | 3½ " | 121,107,758 97 | 5 " | 1,532,399 44 | 8 " |
| 10,000 00 | 3 6-10 " | 326,000 00 | 5½ " | 15,000 00 | 8½ " |
| 243,485 00 | 3½ " | 8,118,733 80 | 5½ " | 45,000 00 | 9 " |
| 369,500 00 | 3½ " | 327,500 00 | 5½ " | 12,072 10 | 10 " |
| 24,700 00 | 3½ " | 31,147,178 74 | 5½ " | 8,000 00 | 12 " |
| 1,500 00 | 3 9-10 " | 35,000 00 | 5½ " | \$295,987,093 76 | |
| 20,919,627 98 | 4 " | 1,998,470 00 | 5½ " | | . |

| | | |
|---|-----------|-----------------|
| Number of loans which are of an amount not exceeding \$3,000 each, | 56,421 | |
| Aggregate amount of the same, | | \$65,008,771 99 |
| Total number of loans upon real estate, | 63,200 | |
| Number of accounts opened during the year ending Oct. 31, 1893, | 174,880 | |
| Number of accounts closed during the year ending Oct. 31, 1893, | 150,373 | |
| Total number of open accounts Oct. 31, 1893, | 1,214,493 | |
| Total amount of expenses for the year ending Oct. 31, 1893 (exclusive of taxes), | | 1,010,639 63 |
| Number of deposits, not including dividends, received during the year ending Oct. 31, 1893, | 1,101,410 | |
| Aggregate amount of the same, | | 75,727,471 03 |
| Number of withdrawals, including dividends, during the year ending Oct. 31, 1893, | 953,033 | |
| Aggregate amount of the same, | | 84,403,075 29 |

COMPARATIVE AGGREGATES.

| | 1892. One hundred and eighty-four Banks. | 1893. One hundred and eighty-five Banks. | Increase. | Decrease. |
|---|--|--|-----------------|----------------|
| Number of open accounts, | 1,189,336 | 1,214,493 | 24,537 | - |
| Amount of deposits, | \$393,019,862 08 | \$399,995,569 81 | \$6,975,707 73 | - |
| Number of deposits (not including dividends), | 1,173,295 | 1,101,410 | - | 73,885 |
| Amount of same, | \$82,535,534 15 | \$75,727,471 03 | - | \$6,808,063 12 |
| Number of withdrawals (including dividends), | 820,138 | 953,053 | 132,915 | - |
| Number of same, | \$73,658,237 93 | \$84,403,075 23 | \$10,744,837 36 | - |
| Amount of same, | 190,724 | 174,890 | - | 15,844 |
| Number of accounts opened, | 132,017 | 150,373 | 18,356 | - |
| Number of accounts closed, | \$4,121,648 27 | \$4,674,665 17 | \$553,016 90 | - |
| Profit and loss account, | 3,591,320 83 | 3,628,219 85 | 36,899 52 | - |
| Interest account, | 219,697 03 | 264,450 76 | 44,753 76 | - |
| Surplus account, | 66,582 80 | 100,610 96 | 35,028 16 | - |
| Premium account, | 45,869 29 | 41,145 29 | - | \$4,724 00 |
| Rent account, | 86,515 81 | 73,067 05 | - | 13,448 76 |
| Due on unfinished mortgage loans, | 202,009 20 | 68,583 07 | - | 143,426 13 |
| Sundry liabilities, | 14,545,654 63 | 15,743,022 40 | \$1,197,367 77 | - |
| Amount of guaranty fund, | 64,107,603 93 | 66,431,236 26 | 2,323,632 33 | - |
| Public funds, | 1,046,888 23 | 1,441,955 00 | 395,066 77 | - |
| Loans on public funds, | 28,972,053 80 | 29,031,145 95 | 59,092 15 | - |
| Bank stock, | 2,000,503 66 | 2,333,329 63 | 332,825 87 | - |
| Loans on bank stock, | 35,561,448 34 | 36,158,018 62 | 596,570 18 | - |
| Railroad bonds, | 700,650 00 | 1,677,700 00 | 977,050 00 | - |
| Loans on railroad bonds, | 1,696,765 00 | 1,468,375 00 | - | 188,390 00 |
| Loans on railroad stock, | 3,860,000 00 | 4,029,110 42 | 669,110 42 | - |
| Railroad notes, | 3,229,553 72 | 3,427,921 86 | 198,368 16 | - |
| Real estate for banking purposes, | 1,305,309 86 | 1,025,169 01 | - | 279,140 85 |
| Real estate by foreclosure, | 1,322,642 30 | 1,025,169 01 | - | 297,473 29 |
| Assessed value of the same, | 160,854,536 88 | 173,980,574 00 | 8,094,941 62 | - |
| Loans on mortgage of real estate, | | | | |

| | | | |
|---|------------------|------------------|-----------------|
| Loans on personal security, . . . | 04,144,457 91 | 88,798,632 87 | 5,345,825 04 |
| Loans to counties, cities and towns, . . . | 9,405,957 38 | 9,605,498 78 | - |
| Deposits in banks, on interest, . . . | 12,479,091 54 | 12,678,334 16 | - |
| Deposits in banks, not on interest, . . . | 521,488 48 | 639,262 64 | - |
| Cash on hand, . . . | 956,131 91 | 1,247,637 46 | - |
| Aggregate amount of earnings, . . . | 19,628,798 02 | 20,244,957 59 | - |
| Aggregate amount of ordinary dividends, . . . | 14,603,122 63 | 15,546,430 43 | - |
| Average rate of ordinary dividends, . . . | 4.11 + per cent. | 4.09 + per cent. | .02 + per cent. |
| Aggregate amount of extra dividends, . . . | \$18,671 94 | \$109,135 38 | - |
| Number of loans not exceeding \$3,000 each, . . . | 55,093 | 56,421 | - |
| Amount of same, . . . | \$63,196,235 72 | \$65,008,771 99 | - |
| Total number of loans upon real estate, . . . | 61,398 | 63,200 | - |
| Total expenses (exclusive of taxes), . . . | \$336,829 59 | \$1,010,639 63 | - |
| | | \$73,810 04 | - |
| | | \$1,802 | - |
| | | \$1,810,486 27 | - |
| | | 1,328 | - |
| | | 90,463 44 | - |
| | | 943,307 80 | - |
| | | 616,169 87 | - |
| | | 292,603 57 | - |
| | | 117,774 16 | - |
| | | 198,742 62 | - |
| | | 203,541 40 | - |

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1893, inclusive.

[Returns first required by Acts 1834, Chapter 190.]

| YEAR. | No. of Banks. | Number of Deposits. | Accounts. | Increase in Number of Accounts over Previous Year. | Amount of Deposits. | Increase in Amount of Deposits over Previous Year. | Average to Each Account. | Population of Massachusetts. | Deposits to Each Person of Population. | Expense of Management. | Percentage of Expenditure to Total Deposits. |
|-------|---------------|---------------------|-----------|--|---------------------|--|--------------------------|------------------------------|--|------------------------|--|
| 1834, | 22 | 24,256 | 2,976 | - | \$3,407,773 00 | \$513,587 00 | \$140 09 | 614,408* | \$5 58 | \$10,968 00 | .0033 |
| 1835, | 27 | 27,232 | 2,554 | 2,976 | 3,921,370 00 | 453,208 00 | 143 99 | - | - | 12,066 00 | .0033 |
| 1836, | 28 | 29,786 | 2,554 | 2,554 | 4,374,578 00 | 400,848 00 | 146 19 | - | - | 14,413 00 | .0033 |
| 1837, | 30 | 32,564 | 2,778 | 2,778 | 4,781,426 00 | 400,848 00 | 146 61 | - | - | 17,504 00 | .0033 |
| 1838, | 30 | 33,053 | 499 | 499 | 4,869,393 00 | 87,967 00 | 147 27 | - | - | 18,329 00 | .0033 |
| 1839, | 30 | 36,686 | 3,623 | 3,623 | 5,608,159 00 | 738,766 00 | 152 86 | - | - | 17,204 00 | .0033 |
| 1840, | 31 | 37,470 | 784 | 784 | 5,819,554 00 | 211,395 00 | 157 98 | - | - | 17,962 00 | .0033 |
| 1841, | 30 | 41,423 | 3,953 | 3,953 | 6,714,182 00 | 894,628 00 | 162 03 | - | - | 19,248 00 | .0033 |
| 1842, | 30 | 42,587 | 1,164 | 1,164 | 6,900,451 00 | 186,270 00 | 162 03 | - | - | - | .0029 |
| 1843, | 31 | 43,217 | 630 | 630 | 6,935,547 00 | 35,095 00 | 160 40 | - | - | 20,777 00 | .0029 |
| 1844, | 31 | 49,699 | 6,482 | 6,482 | 8,261,345 00 | 1,325,798 00 | 166 23 | - | - | 22,688 00 | .0029 |
| 1845, | 33 | 58,178 | 8,479 | 8,479 | 9,813,288 00 | 1,551,943 00 | 168 66 | - | - | 27,017 00 | .0029 |
| 1846, | 38 | 62,893 | 4,715 | 4,715 | 10,680,833 00 | 867,545 00 | 169 82 | - | - | 29,307 00 | .0029 |
| 1847, | 39 | 68,312 | 5,419 | 5,419 | 11,780,813 00 | 1,099,880 00 | 172 45 | - | - | 34,490 00 | .0029 |
| 1848, | 41 | 69,894 | 1,682 | 1,682 | 11,970,448 00 | 189,635 00 | 171 26 | - | - | 36,406 00 | .0029 |
| 1849, | 43 | 71,629 | 1,735 | 1,735 | 12,111,554 00 | 141,106 00 | 169 08 | - | - | 37,361 00 | .0029 |
| 1850, | 45 | 78,923 | 7,194 | 7,194 | 13,660,024 00 | 1,548,471 00 | 174 57 | 994,514 | 13 73 | 41,681 00 | .0026 |
| 1851, | 45 | 86,537 | 7,715 | 7,715 | 15,554,089 00 | 1,894,065 00 | 179 73 | - | - | 43,707 00 | .0026 |
| 1852, | 53 | 97,553 | 10,816 | 10,816 | 18,401,308 00 | 2,847,219 00 | 189 01 | - | - | 49,380 00 | .0026 |
| 1853, | 60 | 117,404 | 20,061 | 20,061 | 23,370,102 00 | 4,968,794 00 | 195 06 | - | - | 59,071 00 | .0026 |
| 1854, | 73 | 136,654 | 19,250 | 19,250 | 25,938,868 00 | 2,968,766 00 | 189 88 | - | - | 63,471 00 | .0026 |
| 1855, | 80 | 148,263 | 11,609 | 11,609 | 27,996,217 00 | 1,257,359 00 | 184 10 | - | - | 77,767 00 | .0028 |
| 1856, | 81 | 166,494 | 17,221 | 17,221 | 30,378,447 00 | 3,077,231 00 | 184 15 | 1,132,369 | 24 12 | 89,309 00 | .0028 |
| 1857, | 86 | 177,876 | 11,691 | 11,691 | 33,016,757 00 | 2,642,310 00 | 186 13 | - | - | 102,037 00 | .0028 |

| | | | | | | | | | |
|------|-----|-----------|---------|----------------|----------------|--------|--------|--------------|---------|
| 1895 | 86 | 205,408 | 22,754 | 39,424,419 00 | 5,609,647 00 | 191 93 | — | 107,961 00 | ..00238 |
| 1896 | 87 | 230,069 | 24,659 | 45,034,236 00 | 5,629,617 00 | 196 83 | — | 112,264 00 | ..00239 |
| 1897 | 88 | 226,068 | 5,010† | 44,765,439 00 | 288,797 00† | 198 99 | — | 120,866 00 | ..00240 |
| 1898 | 89 | 248,900 | 23,842 | 50,403,674 00 | 5,618,235 00 | 202 60 | — | 135,768 00 | ..00241 |
| 1899 | 90 | 272,219 | 23,319 | 56,883,828 00 | 6,480,154 00 | 208 92 | — | 140,713 00 | ..00242 |
| 1899 | 91 | 291,616 | 19,397 | 62,657,604 30 | 6,673,775 75 | 214 82 | — | 184,739 77 | ..00243 |
| 1899 | 102 | 291,488 | 128† | 59,936,482 52 | 2,621,121 78† | 205 62 | 47 29 | 203,348 56 | ..00333 |
| 1899 | 102 | 316,863 | 25,365 | 67,782,624 31 | 7,795,281 79 | 213 76 | — | 219,267 03 | ..00382 |
| 1899 | 108 | 348,593 | 31,740 | 80,431,583 31 | 12,699,319 40 | 230 78 | — | 254,226 79 | ..00331 |
| 1899 | 115 | 383,094 | 34,501 | 94,838,336 54 | 14,406,762 83 | 247 55 | — | 297,527 60 | ..00300 |
| 1899 | 130 | 431,769 | 48,675 | 112,119,016 64 | 17,280,680 10 | 259 67 | — | 339,271 87 | ..00300 |
| 1899 | 139 | 488,797 | 67,028 | 135,745,097 54 | 23,626,080 90 | 277 71 | 93 14 | 375,734 00 | ..00277 |
| 1870 | 160 | 661,201 | 72,044 | 163,704,077 54 | 23,626,080 90 | 277 71 | — | 429,180 00 | ..00226 |
| 1871 | 160 | 681,201 | 72,044 | 163,704,077 54 | 23,626,080 90 | 277 71 | — | 429,180 00 | ..00226 |
| 1872 | 172 | 630,246 | 69,045 | 184,797,313 92 | 21,093,238 38 | 293 21 | — | 469,681 80 | ..00226 |
| 1873 | 175 | 696,229 | 36,983 | 202,196,343 70 | 17,398,029 78 | 303 49 | — | 547,518 83 | ..00226 |
| 1874 | 179 | 702,099 | 35,870 | 217,462,120 84 | 16,266,177 14 | 309 71 | — | 644,682 68 | ..00226 |
| 1875 | 180 | 730,539 | 18,540 | 237,848,963 21 | 20,396,942 37 | 330 05 | 144 00 | 681,503 92 | ..00277 |
| 1876 | 180 | 739,289 | 18,650 | 243,340,642 76 | 6,491,679 64 | 329 16 | — | 657,868 72 | ..00277 |
| 1877 | 179 | 739,757 | 468 | 244,596,611 18 | 1,255,971 43 | 330 64 | — | 671,728 23 | ..00275 |
| 1876 | 168 | 674,251 | 65,506† | 209,860,631 18 | 34,735,983 00† | 311 26 | — | 606,550 23 | ..00289 |
| 1876 | 166 | 675,555 | 1,304 | 206,378,709 53 | 8,481,921 65† | 305 50 | — | 690,820 18 | ..00286 |
| 1880 | 164 | 706,395 | 30,840 | 218,047,922 37 | 11,669,212 84 | 308 68 | 122 29 | 581,274 35 | ..00271 |
| 1881 | 165 | 738,991 | 32,666 | 230,444,479 10 | 12,396,556 73 | 311 86 | — | 617,672 61 | ..00283 |
| 1882 | 166 | 772,618 | 33,567 | 241,311,362 49 | 10,866,883 39 | 312 37 | — | 619,829 24 | ..00257 |
| 1893 | 163 | 806,010 | 33,492 | 262,607,593 02 | 11,296,230 83 | 313 40 | — | 650,247 92 | ..00257 |
| 1894 | 164 | 826,008 | 19,998 | 262,720,146 97 | 10,112,553 95 | 318 06 | — | 658,690 60 | ..00257 |
| 1885 | 171 | 848,787 | 22,779 | 274,998,412 93 | 12,278,265 96 | 323 99 | 141 61 | 674,561 84 | ..00245 |
| 1886 | 172 | 906,039 | 67,252 | 291,197,900 96 | 16,190,488 03 | 321 40 | — | 698,087 72 | ..00239 |
| 1887 | 173 | 914,778 | 38,739 | 302,948,624 08 | 11,750,723 12 | 320 66 | — | 747,266 32 | ..00247 |
| 1888 | 176 | 983,202 | 38,424 | 315,185,070 57 | 12,286,446 49 | 320 57 | — | 783,168 82 | ..00248 |
| 1889 | 177 | 1,063,694 | 46,492 | 332,723,688 59 | 17,538,618 02 | 323 13 | — | 820,679 26 | ..00249 |
| 1890 | 179 | 1,063,817 | 54,123 | 363,692,937 24 | 20,869,248 66 | 326 24 | 167 92 | 860,978 56 | ..00241 |
| 1891 | 180 | 1,131,203 | 47,386 | 369,626,346 54 | 15,933,448 30 | 326 67 | — | 882,787 61 | ..00238 |
| 1892 | 184 | 1,189,936 | 58,733 | 393,019,862 08 | 23,493,476 64 | 330 29 | — | 936,829 69 | ..00238 |
| 1893 | 185 | 1,214,493 | 24,557 | 399,996,569 81 | 6,975,707 73 | 329 35 | — | 1,010,639 63 | ..00252 |

• In 1830,

Decrease.



ABSTRACT OF THE ANNUAL REPORTS

OF

SAFE DEPOSIT, LOAN

AND

TRUST COMPANIES

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.

AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881. Commenced business Aug. 29, 1881.

S. ENDICOTT PEABODY, *President.*

E. A. COFFIN, *Treasurer.*

N. W. JORDAN, *Actuary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|----------------|---------------------------------------|----------------|
| Bank stocks, | \$62,244 38 | Capital stock, . . . | \$1,000,000 00 |
| Railroad stocks, | 5,476 30 | Surplus fund, . . . | 500,000 00 |
| Railroad bonds, | 356,326 73 | Earnings undivided, . . . | 73,794 46 |
| Miscellaneous bonds, | 368,602 14 | Profit and loss, . . . | 50,000 00 |
| Miscellaneous stocks, | 13,797 50 | Deposits:— | |
| Loans to corporations, | 718,793 39 | Subject to check, . . . | 3,585,186 31 |
| Time loans with collaterals, | 1,036,605 83 | For payment of coupons, etc., | 296,337 36 |
| Demand loans with collaterals, | 1,693,949 20 | Certificates of deposit, | 161,138 97 |
| Notes of individuals or firms, | 44,715 62 | Sinking funds, railroads, | 49,639 57 |
| Expense account, | 17,758 35 | Sinking funds, corporations, | 8,141 09 |
| Cash:— | | Dividends unpaid, . . . | 1,632 00 |
| In office, | 35,807 03 | | |
| In banks, | 1,362,493 29 | | |
| | \$5,716,369 76 | | \$5,716,369 76 |

Date of examination by commissioners: December 14.

BAY STATE TRUST COMPANY—BOSTON.

Incorporated April 4, 1887. Commenced business Nov. 23, 1887.

F. W. HUNNEWELL, *President.* ALFRED RODMAN, *Actuary and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|----------------|----------------------|----------------|
| United States bonds, . . . | \$15,000 00 | Capital stock, . . . | \$200,000 00 |
| State bonds, | 9,733 00 | Surplus fund, . . . | 25,000 00 |
| Railroad bonds, | 109,750 00 | Earnings undivided, | 50,660 03 |
| Miscellaneous bonds, . . . | 21,250 00 | Deposits:— | |
| Loans on real estate, . . . | 92,000 00 | Subject to check, . | 1,490,068 27 |
| Loans to corporations, . . | 378,466 40 | For payment of cou- | |
| Time loans with collaterals, . | 385,095 00 | pons, etc., . . . | 3,007 50 |
| Demand loans with collaterals, . | 167,125 00 | Sinking funds, cor- | |
| Notes of individuals or firms, . | 55,000 00 | porations, . . . | 9,406 41 |
| Expense account, | 9,685 74 | | |
| Safe deposit vaults, . . . | 20,000 00 | | |
| Cash:— | | | |
| In office, | 52,512 15 | | |
| In banks, | 462,524 92 | | |
| | \$1,778,142 21 | | \$1,778,142 21 |

Date of examination by commissioners: June 26 and 27.

BEACON TRUST COMPANY — BOSTON.

Incorporated June 14, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President.*

WILLIAM R. WITHERLE, *Treasurer.*

J. OTIS WARDWELL, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--------------------------------------|---------------------|--------------------------|---------------------|
| United States bonds, . . . | \$5,650 00 | Capital stock, . . . | \$200,000 00 |
| Miscellaneous bonds, . . . | 9,000 00 | Earnings undivided, | 13,314 33 |
| Loans on real estate, . . . | 2,700 00 | Deposits:— | |
| Loans to corporations, . . . | 33,516 16 | Subject to check, . . . | 199,473 88 |
| Time loans with collaterals, . . . | 93,472 76 | Certificates of deposit, | 12,200 00 |
| Demand loans with collaterals, . . . | 67,350 00 | Certified checks, . . . | 1,049 29 |
| Notes of individuals or firms, . . . | 118,094 07 | | |
| Expense account, . . . | 3,511 48 | | |
| Furniture and fixtures, . . . | 1,695 06 | | |
| Cash:— | | | |
| In office, | 24,404 36 | | |
| In banks, | 66,643 62 | | |
| | <u>\$426,037 50</u> | | <u>\$426,037 50</u> |

Date of examination by commissioners: December 19.

B. M. C. DURFEE SAFE DEPOSIT AND TRUST COMPANY—FALL RIVER.

Incorporated March 16, 1887. Commenced business July 9, 1888.

JOHN S. BRAYTON, *President.*

ARTHUR W. ALLEN, *Treasurer and Secretary.*

BALANCE SHEET NOVEMBER 4, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|-----------------------|-------------------------|-----------------------|
| United States bonds, . . . | \$50,500 00 | Capital stock, . . . | \$400,000 00 |
| Railroad bonds, . . . | 49,550 00 | Earnings undivided, . . | 19,728 77 |
| Loans on real estate, . . . | 8,500 00 | Profit and loss, . . . | 55,671 60 |
| Loans to corporations, . . . | 998,031 89 | Deposits:— | |
| Time loans with collaterals, . . | 53,071 32 | Subject to check, . . | 1,044,204 43 |
| Demand loans with collaterals, . | 32,362 00 | | |
| Notes of individuals or firms, . | 105,130 62 | | |
| Loans to cities and towns, . . | 5,000 00 | | |
| Cash:— | | | |
| In office, | 21,456 97 | | |
| In banks, | 196,000 00 | | |
| | <u>\$1,519,602 80</u> | | <u>\$1,519,602 80</u> |

Trust Department.

| | | | |
|------------------------------|--------------------|-----------------------|--------------------|
| Loans on real estate, . . . | \$10,000 00 | Trust accounts, . . . | \$35,000 00 |
| Notes of corporations, . . . | 25,000 00 | | |
| | <u>\$35,000 00</u> | | <u>\$35,000 00</u> |

Date of examination by commissioners: September 14.

BOSTON SAFE DEPOSIT AND TRUST COMPANY— BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President.*

FRANK C. MILES, *Treasurer.*

E. P. BOND, *Secretary.*

BALANCE SHEET NOVEMBER 13, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|-----------------------|---------------------------------------|-----------------------|
| United States bonds, | \$100,000 00 | Capital stock, | \$1,000,000 00 |
| City, county and town bonds, . . | 629,000 00 | Surplus fund, | 800,000 00 |
| Railroad bonds, | 295,000 00 | Earnings undivided, | 142,607 75 |
| Loans on real estate, | 650,562 00 | Profit and loss, | 120,414 05 |
| Time loans with collaterals, . . | 3,004,443 52 | Deposits:— | |
| Demand loans with collaterals, . | 1,435,400 00 | Subject to check, | 4,863,807 08 |
| Expense account, | 38,451 91 | For payment of coupons, etc., | 30,748 39 |
| Boston Safe Deposit and Trust | | Certificates of deposit, | 403,050 70 |
| Company stock, for distribution | | Trust funds, | 49,612 19 |
| under by-laws, | 1,300 00 | Special trusts, | 508,837 26 |
| Cash:— | | Guarantee account, | |
| In office, | 408,164 93 | letters of credit, | 1,382 22 |
| In banks, | 1,360,444 19 | Certified checks, | 2,306 86 |
| | \$7,922,766 55 | | \$7,922,766 55 |

Trust Department.

| | | | |
|--|-----------------------|-------------------------|-----------------------|
| United States bonds, | \$122,755 68 | Trust accounts, | \$4,062,019 75 |
| City, county and town bonds, . . | 36,853 27 | Income, | 23,063 29 |
| Bank stocks, | 55,148 75 | | |
| Railroad bonds, | 598,400 62 | | |
| Railroad stocks, | 658,959 34 | | |
| Real estate, etc., | 467,166 52 | | |
| Loans on real estate, | 1,673,946 28 | | |
| Sundry stocks and bonds, | 110,832 50 | | |
| Notes, with collaterals or sureties, | 31,514 32 | | |
| Electric bonds, | 21,450 00 | | |
| Cash on hand, | 49,612 19 | | |
| Deposits in savings banks, | 23,989 87 | | |
| Water works bonds, | 7,000 00 | | |
| Manufacturing stocks, | 144,003 70 | | |
| Steamship company stock, | 5,950 00 | | |
| Massachusetts Hospital Life Insurance Company, in trust, | 65,000 00 | | |
| Gas light company stock, | 2,500 00 | | |
| | \$4,075,083 04 | | \$4,075,083 04 |

Date of examination by commissioners: December 20 and 21.

CAMBRIDGE SAFE DEPOSIT AND TRUST COMPANY— CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.

HENRY WHITE, *President.*

L. W. CUTTING, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|---------------------|-----------------------|---------------------|
| City, county and town bonds, . | \$10,100 00 | Capital stock, . . . | \$100,000 00 |
| Railroad bonds, | 11,190 00 | Earnings undivided, | 14,759 95 |
| Loans to corporations, . . . | 20,126 02 | Deposits:— | |
| Time loans with collaterals, . | 180,918 65 | Subject to check, . . | 220,271 32 |
| Demand loans with collaterals, . | 5,700 00 | Certified checks out- | |
| Notes of individuals or firms, . | 3,445 88 | standing, | 82 70 |
| Expense account, | 6,785 33 | | |
| Furniture and fixtures, . . . | 3,000 00 | | |
| Safe deposit vaults, | 20,000 00 | | |
| Cash:— | | | |
| In office, | 12,563 78 | | |
| In banks, | 61,284 31 | | |
| | <u>\$335,113 97</u> | | <u>\$335,113 97</u> |

Date of examination by commissioner: November 20.

**GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY—
GLOUCESTER.**

Incorporated Feb. 20, 1891. Commenced business Jan. 18, 1892.

GEORGE R. BRADFORD, *President.*

C. E. FISHER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|---------------------|----------------------------|---------------------|
| United States bonds, . . . | \$4,900 00 | Capital stock, . . . | \$100,000 00 |
| State bonds, . . . | 13,000 00 | Earnings undivided, . . | 17,630 97 |
| City, county and town bonds, . | 13,900 00 | Profit and loss, . . . | 3,182 81 |
| Bank stocks, . . . | 14,189 35 | Deposits:— | |
| Railroad bonds, . . . | 21,000 00 | Subject to withdrawal | |
| Miscellaneous bonds, . . . | 5,000 00 | on ten days' notice, . . | 163,210 11 |
| Loans on real estate, . . . | 132,703 00 | Certificates of deposit, . | 116,630 49 |
| Loans to corporations, . . . | 47,500 00 | Bills payable, . . . | 20,000 00 |
| Time loans with collaterals, . | 52,802 70 | | |
| Notes of individuals or firms, . | 58,968 70 | | |
| Expense account, . . . | 1,922 69 | | |
| Premium account, . . . | 2,388 28 | | |
| Safe deposit boxes, . . . | 1,242 00 | | |
| Interest paid, . . . | 7,776 10 | | |
| Stock of Gloucester Gas Light | | | |
| Company, . . . | 5,762 07 | | |
| Special stock of Gloucester Net | | | |
| and Twine Company, . . . | 1,700 00 | | |
| Cash:— | | | |
| In office, . . . | 1,196 73 | | |
| In banks, . . . | 34,722 76 | | |
| | <u>\$420,674 38</u> | | <u>\$420,674 38</u> |

Date of examination by commissioner: March 7.

HAVERHILL SAFE DEPOSIT AND TRUST COMPANY— HAVERHILL.

Incorporated March 24, 1891. Commenced business Oct. 12, 1891.

CHAS. E. WIGGIN, *President.*

O. E. LITTLE, *Treasurer.*

MELLEN A. FINGREE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|---------------------|------------------------|---------------------|
| United States bonds, . . . | \$8,000 00 | Capital stock, . . . | \$200,000 00 |
| Bank stocks, | 25,000 00 | Surplus fund, . . . | 20,000 00 |
| Railroad bonds, | 24,960 00 | Profit and loss, . . . | 9,712 06 |
| Miscellaneous bonds, . . . | 36,500 00 | Deposits:— | |
| Loans on real estate, . . . | 27,263 86 | Payable on demand | |
| Real estate owned, | 27,590 22 | or within ten days, | 165,172 13 |
| Loans to corporations, . . . | 44,968 33 | | |
| Time loans with collaterals, . | 112,628 00 | | |
| Demand loans with collaterals, . | 60 00 | | |
| Notes of individuals or firms, . | 44,375 00 | | |
| Premium account, | 880 00 | | |
| Furniture and fixtures, . . . | 2,000 00 | | |
| Safe deposit vaults, | 8,000 00 | | |
| Loans to cities and towns, . . | 10,000 00 | | |
| Cash:— | | | |
| In office, | 2,982 41 | | |
| In banks, | 19,686 36 | | |
| | <u>\$394,884 18</u> | | <u>\$394,884 18</u> |

Date of examination by commissioner: June 26.

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879. Commenced business Dec. 31, 1879.

JOHN M. GRAHAM, *President.*

HENRY L. JEWETT, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|-----------------------|---------------------------------------|-----------------------|
| City, county and town bonds, . | \$1,107,000 00 | Capital stock, . . | \$1,000,000 00 |
| Bank stocks, | 24,920 00 | Surplus fund, . . | 700,000 00 |
| Railroad stocks, | 26,977 48 | Earnings undivided, . | 113,020 63 |
| Railroad bonds, | 547,716 98 | Profit and loss, . . | 152,191 18 |
| Miscellaneous bonds, | 200,954 61 | Guarantee account, . | 100,000 00 |
| Loans on real estate, | 70,300 60 | Deposits:— | |
| Real estate owned, | 458,380 08 | Subject to check, . . | 4,297,715 82 |
| Loans to corporations, | 1,366,441 27 | For payment of coupons, etc., | 25,741 80 |
| Time loans with collaterals, . . | 576,105 16 | Certificates of deposit, . | 341,170 82 |
| Demand loans with collaterals, . | 616,978 71 | Sinking funds, corporations, . . | 165,066 14 |
| Notes of individuals or firms, . | 985,698 32 | Dividends unpaid, . . | 450 00 |
| Expense account, | 22,954 79 | | |
| Miscellaneous stocks, | 199,650 05 | | |
| Sinking fund bonds, | 124,444 42 | | |
| Cash:— | | | |
| In office, | 186,239 48 | | |
| In banks, | 480,616 16 | | |
| | <u>\$6,895,356 09</u> | | <u>\$6,895,356 09</u> |

Trust Department.

| | | | |
|--|-----------------------|---------------------|-----------------------|
| United States bonds, | \$3,000 00 | Trust accounts, . . | \$1,104,706 22 |
| City, county and town bonds, . | 134,751 16 | Income, | 8,680 41 |
| Bank stocks, | 22,862 13 | | |
| Railroad bonds, | 100,635 00 | | |
| Railroad stocks, | 42,569 69 | | |
| Loans on real estate, | 14,350 00 | | |
| Notes of corporations, | 405,816 24 | | |
| Cash on hand, | 8,680 41 | | |
| Endowments and bequests (special trust), | 60,750 00 | | |
| Manufacturing stocks, | 319,441 00 | | |
| Real estate owned, | 533 00 | | |
| | <u>\$1,113,388 63</u> | | <u>\$1,113,388 63</u> |

Date of examination by commissioners: December 6, 7 and 8.

LOWELL TRUST COMPANY — LOWELL.

Incorporated May 23, 1890. Commenced business Feb. 9, 1891.

JOHN J. DONOVAN, *President.*

GEO. T. SHELTON, *Treasurer.*

GEO. M. HARRIGAN, *Actuary.*

JOHN W. CORCORAN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------------------|-----------------------|----------------------------|-----------------------|
| Railroad stocks, . . . | \$35,000 00 | Capital stock, . . . | \$125,000 00 |
| Railroad bonds, . . . | 37,868 00 | Earnings undivided, . . | 7,137 63 |
| Miscellaneous bonds, . . | 3,641 25 | Profit and loss, . . . | 13,564 56 |
| Loans on real estate, . . | 71,969 67 | Deposits:— | |
| Loans to corporations, . . | 133,550 10 | Subject to check, . . . | 1,022,367 98 |
| Time loans with collaterals, . | 70,550 00 | Certificates of deposit, . | 5,360 05 |
| Demand loans with collaterals, . | 421,281 75 | Time deposits, . . . | 86,863 54 |
| Notes of individuals or firms, . | 197,406 65 | Dividends unpaid, . . | 393 00 |
| Expense account, . . . | 2,344 44 | | |
| Furniture, fixtures and vaults, . | 4,702 40 | | |
| Cash:— | | | |
| In office, | 99,942 57 | | |
| In banks, | 182,429 93 | | |
| | <u>\$1,260,686 76</u> | | <u>\$1,260,686 76</u> |

Date of examination by commissioner: July 18 and 19.

LYNN SAFE DEPOSIT AND TRUST COMPANY—LYNN.

Incorporated April 20, 1887. Commenced business Dec. 1, 1888.

JOHN MACNAIR, *President.*

JAMES E JENKINS, *Treasurer and Secretary.*

BALANCE SHEET NOVEMBER 3, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|----------------------|---------------------|
| State bonds, | \$15,000 00 | Capital stock, . . | \$100,000 00 |
| Bank stocks, | 5,664 00 | Surplus fund, . . | 50,000 00 |
| Railroad bonds, | 66,590 00 | Profit and loss, . . | 8,045 19 |
| Loans on real estate, | 58,550 00 | Deposits, | 513,934 28 |
| Loans to corporations, | 27,600 00 | | |
| Time loans with collaterals, | 60,506 72 | | |
| Demand loans with collaterals, | 36,475 00 | | |
| Notes of individuals or firms, | 296,098 97 | | |
| Premium account, | 1,237 50 | | |
| Taxes paid, | 1,575 90 | | |
| Safe deposit vaults and fixtures, | 25,000 00 | | |
| Cash:— | | | |
| In office, | 18,935 63 | | |
| In banks, | 60,745 75 | | |
| | <u>\$671,979 47</u> | | <u>\$671,979 47</u> |

Date of examination by commissioner: June 13.

**MASSACHUSETTS HOSPITAL LIFE INSURANCE
COMPANY — BOSTON.**

Incorporated Feb. 24, 1818.

WILLIAM MINOT, *President.*

CHARLES F. CHOATE, *Actuary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|------------------------|------------------------------------|------------------------|
| Mortgages, | \$9,479,405 87 | Capital stock, . . . | \$500,000 00 |
| Bank stocks, | 130,700 00 | Surplus fund, . . . | 101,652 64 |
| Railroad stocks, | 444,200 00 | Earnings undivided, . . . | 1,224,492 05 |
| Railroad bonds and notes, | 2,688,000 00 | Deposits, | 20,063,280 92 |
| Municipal bonds, | 75,000 00 | Insurance on lives, . . . | 929 74 |
| Real estate, | 600,000 00 | Annuities on lives, . . . | 717,582 81 |
| Collateral and personal loans, | 8,856,720 00 | Mortgage guarantee fund, | 56,425 17 |
| Expense account, | 22,942 30 | | |
| Cash:— | | | |
| in banks, | 367,395 16 | | |
| | <u>\$22,664,363 33</u> | | <u>\$22,664,363 33</u> |

Date of examination by commissioners: December 28.

Also ninety-six (96) shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which is receivable by this company, and the accumulations of which are included in the sum above named.

**MASSACHUSETTS LOAN AND TRUST COMPANY—
BOSTON.**

Incorporated June 3, 1870. Commenced business Jan. 11, 1873.

STEPHEN M. CROSBY, *President.* FRANK W. REYNOLDS, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|----------------|-------------------------------------|----------------|
| State bonds, | \$80,093 79 | Capital stock, . . . | \$1,000,000 00 |
| Miscellaneous bonds, . . . | 128,364 92 | Surplus fund, . . . | 200,000 00 |
| Loans to corporations, . . . | 667,006 67 | Earnings undivided, . . | 51,798 92 |
| Time loans with collaterals, . . | 936,076 75 | Profit and loss, . . . | 15,341 83 |
| Demand loans with collaterals, . | 550,254 68 | Deposits:— | |
| Notes of individuals or firms, . | 47,294 94 | Subject to check, . . | 1,397,671 21 |
| Expense account, | 8,163 44 | For payment of coupons, etc., . . . | 5,545 00 |
| Cash:— | | Certificates of deposit, . . | 75,550 46 |
| In office, | 33,839 15 | Sinking funds, corporations, . . . | 27,098 28 |
| In banks, | 325,631 38 | Taxes, | 3,720 00 |
| | <hr/> | | <hr/> |
| | \$2,776,725 70 | | \$2,776,725 70 |

Date of examination by commissioners: December 12.

**ATTAPAN DEPOSIT AND TRUST COMPANY—SOUTH
BOSTON.**

Incorporated March 7, 1891. Commenced business May 16, 1892.

E. J. MONKS, President.

WM. H. HIDDEN, Jr., Actuary.

WM. S. FRETCH, Jr., Secretary.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|---------------------|------------------------------|---------------------|
| City bonds, | \$15,000 00 | Capital stock, . . . | \$100,000 00 |
| County and town bonds, . . | 3,000 00 | Earnings undivided, . . | 12,414 80 |
| Road bonds, | 29,000 00 | Profit and loss, . . . | 1,500 76 |
| Loans on real estate, | 12,950 00 | Deposits:— | |
| Loans to corporations, . . . | 140,233 44 | Subject to check, . . . | 317,764 59 |
| Loans with collaterals, . . . | 47,750 00 | Certificates of deposit, . . | 3,286 50 |
| Demand loans with collaterals, . | 68,800 00 | | |
| Loans of individuals or firms, . | 37,902 28 | | |
| Expense account, | 2,084 16 | | |
| Furniture and fixtures, . . . | 3,000 00 | | |
| Cash:— | | | |
| Office, | 18,984 60 | | |
| Banks, | 56,262 17 | | |
| | \$434,966 65 | | \$434,966 65 |

Date of examination by commissioner: November 13 and 14.

MERCANTILE LOAN AND TRUST COMPANY—BOSTON.

Incorporated May 29, 1888.

HALES W. SUTER, *President.*

RICHARD J. MONKS, *Actuary.*

J. E. GILCREAST, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|--------------|--|--------------|
| State bonds, | \$28,000 00 | Capital stock, | \$250,000 00 |
| City, county and town bonds, | 31,000 00 | Surplus fund, | 10,563 62 |
| Railroad bonds, | 58,900 00 | Earnings undivided, | 16,206 42 |
| Miscellaneous bonds, | 2,000 00 | Deposits:— | |
| Loans on real estate, | 25,000 00 | Subject to check, | 405,383 31 |
| Loans to corporations, | 159,140 49 | Certificates of deposit, | 19,866 16 |
| Time loans with collaterals, | 94,580 00 | Sinking funds, rail- roads, | 229 34 |
| Demand loans with collaterals, | 81,162 10 | | |
| Notes of individuals or firms, | 62,870 53 | | |
| Expense account, | 8,510 90 | | |
| Taxes paid, | 3,825 00 | | |
| Furniture and fixtures, | 2,448 88 | | |
| Muskegon Railway Co., | 70 | | |
| Cash:— | | | |
| In office, } | 154,810 25 | | |
| In banks, } | | | |
| | \$702,248 85 | | \$702,248 85 |

Trust Department.

| | | | |
|-----------------------------------|-------------|-------------------------|-------------|
| Bank stocks, | \$4,239 75 | Trust accounts, | \$72,611 11 |
| Railroad stocks, | 6,747 00 | Income, | 599 47 |
| Loans on real estate, | 10,600 00 | | |
| Cash on hand, | 690 83 | | |
| Real estate, | 49,400 00 | | |
| Savings bank deposits, | 1,500 00 | | |
| Estate of Joseph Kelly, | 33 00 | | |
| | \$73,210 58 | | \$73,210 58 |

Date of examination by commissioners: November 13 and 14.

NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY— NEW BEDFORD.

Incorporated March 2, 1887. Commenced business June 28, 1888.

JOHN W. MACOMBER, *President.*

EDMUND W. BOURNE, *Cashier.*

EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET NOVEMBER 6, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|---------------------|----------------------------|---------------------|
| United States bonds, . . . | \$10,000 00 | Capital stock, . . . | \$200,000 00 |
| Bank stocks, | 2,500 00 | Earnings undivided, . . | 12,000 00 |
| Railroad bonds, | 16,000 00 | Profit and loss, . . . | 105 06 |
| Miscellaneous bonds, . . . | 24,847 75 | Deposits:— | |
| Loans on real estate, . . . | 21,435 00 | Subject to check, . . . | 301,772 78 |
| Real estate owned, | 40,000 00 | Certificates of deposit, . | 3,650 00 |
| Real estate by foreclosure, . | 23,950 00 | Dividends unpaid, . . . | 16 00 |
| Loans to corporations, . . . | 52,000 00 | Due national banks, . . | 619 81 |
| Time loans with collaterals, . | 125,231 00 | | |
| Notes of individuals or firms, . | 89,582 17 | | |
| Furniture and fixtures, . . . | 11,500 00 | | |
| Cash:— | | | |
| In office, | 28,693 93 | | |
| In banks, | 72,423 80 | | |
| | <u>\$518,163 65</u> | | <u>\$518,163 65</u> |

Date of examination by commissioners : August 5.

NEW ENGLAND TRUST COMPANY — BOSTON.

Incorporated April 22, 1869.

WM. ENDICOTT, Jr., *President.*

D. R. WHITNEY, *Actuary.*

N. H. HENCHMAN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|------------------------------|-----------------|---------------------------------------|-----------------|
| United States bonds, | \$650,000 00 | Capital stock, | \$1,000,000 00 |
| State bonds, | 179,000 00 | Earnings undivided, . . | 268,343 58 |
| City and town bonds, | 837,000 00 | Profit and loss, | 175,662 26 |
| Railroad bonds, | 882,070 65 | Guarantee fund, | 1,000,000 00 |
| Time loans, | 6,287,074 75 | Deposits, | 11,923,019 56 |
| Demand loans, | 1,337,750 00 | For payment of coupons, etc., | 58,692 26 |
| Expense account, | 48,754 87 | Sinking funds, railroads, | 105,565 81 |
| Accounts receivable, | 1,911 15 | Dividends unpaid, | 2,400 00 |
| Cash:— | | | |
| In office, } | 4,310,022 05 | | |
| In banks, } | | | |
| | \$14,533,583 47 | | \$14,533,583 47 |

Trust Department.

| | | | |
|---|----------------|-------------------------|----------------|
| United States bonds, | \$1,153 28 | Trust accounts, | \$1,864,592 41 |
| City, county and town bonds, . . | 46,625 82 | Income, | 23,921 56 |
| Bank stocks, | 91,288 25 | Dividends, | 1,989 21 |
| Railroad bonds, | 212,801 25 | | |
| Railroad stocks, | 222,097 84 | | |
| Loans on real estate, | 1,148,350 00 | | |
| Notes, with collaterals or sureties, . | 30,000 00 | | |
| Cash in banks, | 16,821 42 | | |
| Manufacturing companies and miscellaneous stocks, | 27,925 00 | | |
| Miscellaneous bonds, | 13,490 00 | | |
| General trust agreements, | 85,010 32 | | |
| | \$1,895,503 18 | | \$1,895,503 18 |

Date of examination by commissioners: April 29, May 2 and 3.

OLD COLONY TRUST COMPANY—BOSTON.

Incorporated May 8, 1890. Commenced business June 13, 1890.

T. JEFFERSON COOLIDGE, Jr., *President.*

C. S. TUCKERMAN, *Treasurer.*

E. A. PHIPPEN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|------------------------|-------------------------------------|------------------------|
| City, county and town bonds, . | \$300,000 00 | Capital stock, . . | \$1,000,000 00 |
| Miscellaneous bonds, . . . | 337,967 60 | Surplus fund, . . . | 500,000 00 |
| Time loans with collaterals, . | 2,478,568 27 | Earnings undivided, | 210,248 63 |
| Other time loans, | 2,170,578 05 | Deposits:— | |
| Demand loans with collaterals, . | 1,114,548 09 | Subject to check, . | 8,327,607 32 |
| Safe deposit vaults, . . . | 60,000 00 | For payment of coupons, etc., . . . | 40,949 20 |
| Cash:— | | Certificates of deposit, | 57,580 48 |
| In office, | 775,748 04 | | |
| In banks, | 2,898,975 58 | | |
| | \$10,136,385 63 | | \$10,136,385 63 |

Date of examination by commissioners: November 15 and 16.

PLYMOUTH COUNTY SAFE DEPOSIT AND TRUST COMPANY — BROCKTON.

Incorporated June 14, 1892. Commenced business Sept. 1, 1893.

ZIBA C. KEITH, *President.*

ISAAC N. NUTTER, *Treasurer.*

ROBERT O. HARRIS, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|---------------------|--------------------------|---------------------|
| State bonds, | \$5,000 00 | Capital stock, . . . | \$100,000 00 |
| Loans on real estate, | 9,000 00 | Earnings undivided, | 512 16 |
| Real estate owned, | 25,000 00 | Deposits:— | |
| Loans to cities and towns, | 24,800 00 | Subject to check, . . | 35,251 55 |
| Time loans with collaterals, | 16,500 00 | Certificates of deposit, | 8,175 00 |
| Demand loans with collaterals, | 2,000 00 | Other liabilities.* | |
| Notes of individuals or firms, | 18,382 40 | | |
| Expense account, | 1,453 99 | | |
| Taxes paid, | 533 87 | | |
| Furniture and fixtures, | 10,750 00 | | |
| Safe deposit vaults, | 25,000 00 | | |
| Real estate improvement account, | 1,905 33 | | |
| Insurance, | 740 01 | | |
| Cash:— | | | |
| In office, | 788 87 | | |
| In banks, | 2,074 24 | | |
| | \$143,938 71 | | \$143,938 71 |

Date of examination by commissioner: September 28.

* This company is also liable for a mortgage of \$40,000 on its real estate.

SECURITY SAFE DEPOSIT AND TRUST COMPANY— LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

D. J. LORD, *President.*

A. C. R. SMITH, *Treasurer.*

N. EVERETT SILSBEE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--------------------------------------|---------------------|----------------------------------|---------------------|
| United States bonds, | \$25,750 00 | Capital stock, | \$200,000 00 |
| City, county and town bonds, . . | 10,750 00 | Surplus fund, | 45,000 00 |
| Bank stocks, | 4,000 00 | Earnings undivided, | 10,134 56 |
| Miscellaneous bonds and stocks, . . | 75,970 00 | Profit and loss, | 4,981 31 |
| Loans on real estate, | 61,000 00 | Deposits, | 607,918 13 |
| Time loans with collaterals, | 256,150 88 | Certificates of deposit, | 43,982 70 |
| Demand loans with collaterals, . . | 23,550 00 | Safe deposit vault, | |
| Notes of individuals or firms, . . | 307,572 23 | sinking fund, | 1,025 00 |
| Expense account, | 3,495 88 | | |
| Premium account, | 2,575 00 | | |
| Taxes paid, | 1,734 00 | | |
| Furniture and fixtures, | 26,000 00 | | |
| Cash :— | | | |
| In office, | 21,486 58 | | |
| In banks, | 93,007 13 | | |
| | \$913,041 70 | | \$913,041 70 |

Trust Department.

| | | | |
|------------------------------------|--------------------|-------------------------|--------------------|
| Bank stocks, | \$8,624 00 | Trust accounts, | \$24,164 91 |
| Loans on real estate, | 14,000 00 | Income, | 243 65 |
| Cash on hand, | 659 56 | | |
| Manufacturing company's stock, . . | 1,125 00 | | |
| | \$24,408 56 | | \$24,408 56 |

Date of examination by commissioner : June 19.

SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY— SPRINGFIELD.

Incorporated June 18, 1885. Commenced business June 1, 1886.

J. G. MACKINTOSH, President.

W. A. LINCOLN, Treasurer.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|-----------------------|---------------------------------------|-----------------------|
| United States bonds, . . . | \$56,000 00 | Capital stock, . . . | \$300,000 00 |
| State bonds, . . . | 50,000 00 | Surplus fund, . . . | 100,000 00 |
| City, county and town bonds, . | 40,300 00 | Earnings undivided, . . . | 31,888 89 |
| Railroad bonds, . . . | 53,200 00 | Reserve for taxes, . . . | 3,750 00 |
| Miscellaneous bonds, . . . | 1,000 00 | Deposits:— | |
| Loans to corporations, . . . | 734,050 30 | Subject to check, . . . | 909,496 14 |
| Time loans with collaterals, . . | 62,613 00 | Certificates of deposit, . . . | 401,851 21 |
| Demand loans with collaterals, . | 224,528 60 | Due to banks (collections), . . . | 12,426 56 |
| Notes of individuals or firms, . | 231,097 80 | Treasurer's checks outstanding, . . . | 769 25 |
| Expense account, . . . | 1,625 38 | | |
| Safe deposit vaults, . . . | 27,750 00 | | |
| Due from banks, . . . | 6,215 20 | | |
| Demand interest, . . . | 195 81 | | |
| Cash:— | | | |
| In office, . . . | 88,288 62 | | |
| In banks, . . . | 183,317 34 | | |
| | \$1,760,182 06 | | \$1,760,182 06 |

Trust Department.

| | | | |
|-----------------------------------|--------------------|-----------------------|--------------------|
| City, county and town bonds, . . | \$6,000 00 | Trust accounts, . . . | \$57,732 84 |
| Bank stocks, . . . | 4,000 00 | Income, . . . | 41 67 |
| Railroad bonds, . . . | 10,000 00 | | |
| Railroad stocks, . . . | 2,100 00 | | |
| Loans on real estate, . . . | 31,800 00 | | |
| Cash, . . . | 41 67 | | |
| Real estate, . . . | 1,200 00 | | |
| Quincy Water Company's stock, . . | 1,600 00 | | |
| Savings bank books, . . . | 1,032 84 | | |
| | \$57,774 51 | | \$57,774 51 |

Date of examination by commissioners: November 23 and 24.

**STATE STREET SAFE DEPOSIT AND TRUST COMPANY—
BOSTON.**

Incorporated April 12, 1891. Commenced business July 1, 1891.

Moses Williams, *President.*

Charles Lowell, *Treasurer.*

Charles Lowell, *Actuary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|----------------------------------|-----------------------|----------------------------|-----------------------|
| United States bonds, . . . | \$500 00 | Capital stock, . . . | \$300,000 00 |
| State bonds, | 46,000 00 | Earnings undivided, . . | 12,935 52 |
| City, county and town bonds, . | 19,576 00 | Deposits:— | |
| Railroad stocks, | 21,767 95 | Subject to check, . . . | 951,438 91 |
| Railroad bonds, | 42,985 00 | For payment of con- | |
| Miscellaneous bonds, | 975 00 | pons, etc., | 607 49 |
| Loans to corporations, | 40,000 00 | Certificates of deposit, . | 7,935 62 |
| Time loans with collaterals, . . | 393,600 00 | Dividends unpaid, . . . | 25 00 |
| Demand loans with collaterals, . | 485,984 49 | Reserved for taxes, . . | 4,681 80 |
| Expense account, | 1,168 72 | Trust funds, | 2,362 97 |
| Cash:— | | | |
| In office, | 29,514 36 | | |
| In banks, | 197,928 79 | | |
| | \$1,279,988 31 | | \$1,279,988 31 |

Trust Department.

| | | | |
|---------------------------------|---------------------|-------------------------|---------------------|
| Bank stocks, | \$4,306 00 | Trust accounts, | \$128,506 81 |
| Railroad bonds, | 4,000 00 | Income, | 690 66 |
| Railroad stocks, | 92,107 50 | | |
| Loans on real estate, | 18,109 00 | | |
| Cash on hand, | 2,362 97 | | |
| Real estate, | 2,000 00 | | |
| Savings bank books, | 1,001 00 | | |
| Miscellaneous stocks, | 5,320 00 | | |
| | \$129,197 47 | | \$129,197 47 |

Date of examination by commissioners : June 28 and 29.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY— WORCESTER.

Incorporated March 16, 1868. Commenced business May 1, 1869.

EDWARD F. BISCO, *President.*

SAMUEL H. CLARY, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|-----------------------|--------------------------------|-----------------------|
| Bank stocks, | \$13,400 00 | Capital stock, . . . | \$200,000 00 |
| Railroad bonds, | 152,000 00 | Surplus fund, . . . | 100,000 00 |
| Loans on real estate, | 16,830 00 | Earnings undivided, . . . | 7,711 99 |
| Real estate owned, | 60,000 00 | Profit and loss, . . . | 30,010 31 |
| Loans to corporations, | 1,116,584 41 | Deposits:— | |
| Time loans with collaterals, | 85,640 00 | Subject to check, . . . | 1,868,643 69 |
| Demand loans with collaterals, | 46,610 07 | Certificates of deposit, . . . | 1,875 00 |
| Notes of individuals or firms, | 363,038 51 | Dividends unpaid, . . . | 27 00 |
| Expense account, | 1,743 46 | Trust funds, | 539 13 |
| Safe deposit vaults, | 20,000 00 | | |
| Clearing house fund, | 1,000 00 | | |
| Cash:— | | | |
| In office, | 178,857 97 | | |
| In banks, | 153,102 70 | | |
| | \$2,208,807 12 | | \$2,208,807 12 |

Trust Department.

| | | | |
|--------------------------------|---------------------|-----------------------|---------------------|
| Bank stocks, | \$17,509 00 | Trust accounts, . . . | \$129,576 40 |
| Railroad bonds, | 22,890 00 | Income, | 150 29 |
| Railroad stocks, | 11,473 15 | | |
| Loans on real estate, | 63,200 00 | | |
| Notes, | 3,162 46 | | |
| Cash on hand, | 539 13 | | |
| Savings bank deposits, | 9,962 95 | | |
| Water works bond, | 1,000 00 | | |
| | \$129,726 69 | | \$129,726 69 |

Date of examination by commissioner: October 6.

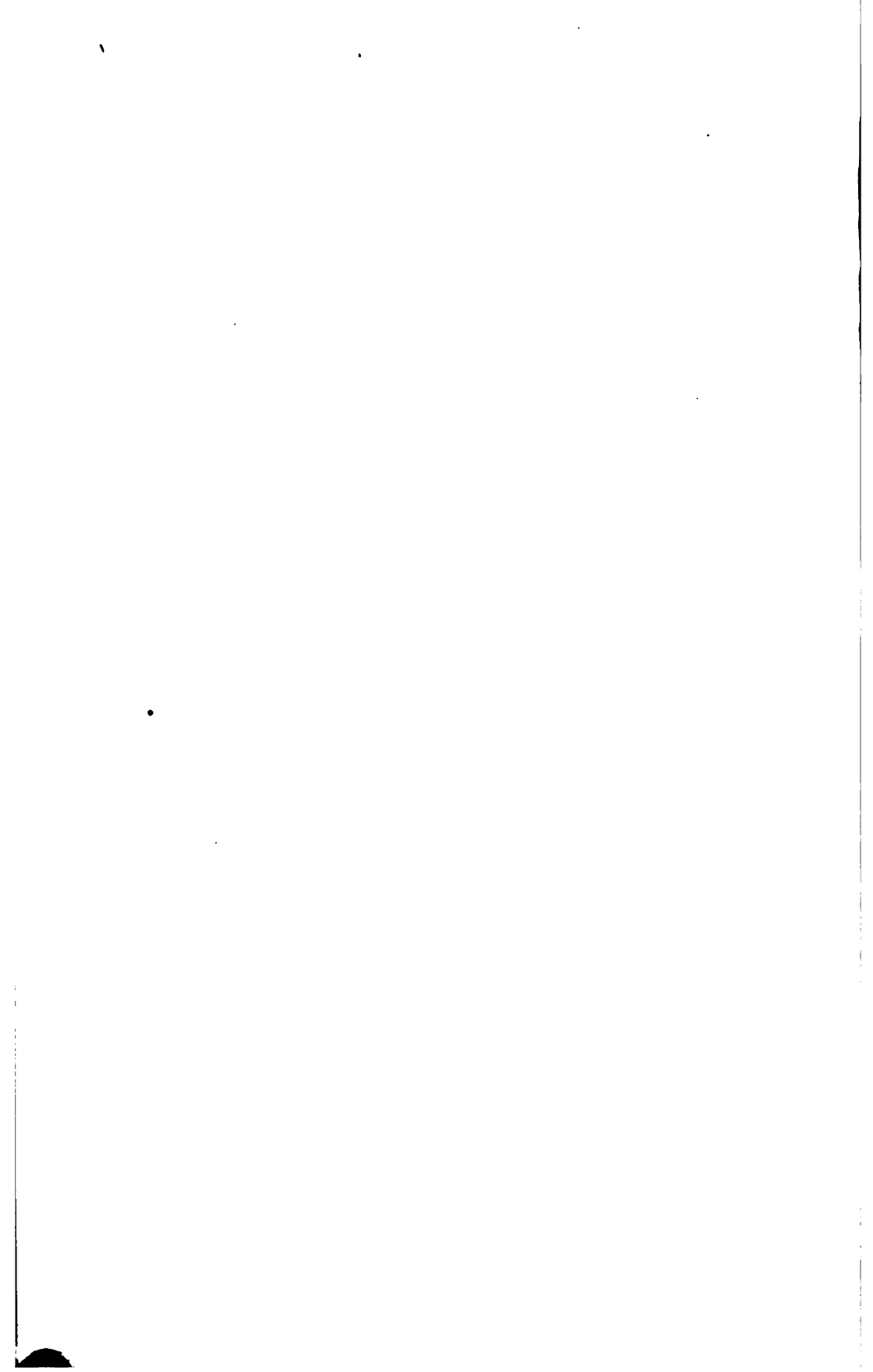
APPENDIX.

STATUTES RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

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P. S., Chapter 116.

[With Amendments and Additional Legislation Noted in the Margin.]

COMMISSIONERS OF SAVINGS BANKS.

SECTION 1. The board of commissioners of savings banks shall consist of three commissioners appointed by the governor, with the advice and consent of the council, subject to removal in like manner, each of whom shall be sworn, and shall hold office for the term of three years, unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term, an appointment shall be made for the remainder of the term. The governor shall designate a member of said board to be the chairman thereof. The annual salary of the chairman of the board shall be thirty-five hundred dollars, that of the other commissioners three thousand dollars each.

Appointment
and tenure of
office of board.
1889, chap. 321.

SECT. 2. The board shall be allowed three thousand two hundred dollars a year for clerical assistance, and also the actual expenses incurred in travelling in the discharge of its official duties.

Compensation
and allowances.
1879, 124, § 1.
1880, 252.
1889, 77.

SECT. 3. The commissioners shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for savings incorporated by authority of this Commonwealth, and when such institutions are connected with a national bank they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

The board to
visit and exam-
ine every bank
annually.
1866, 194, § 2.
1876, 231, § 3.
1888, chap. 61.

The board may
summon and ex-
amine officers,
etc.; penalty for
refusing to obey
summons, or
obstructing
commissioner.
1866, 192, § 3.
1876, 231, § 3.

SECT. 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

shall examine
bank on re-
quest of five
officers, or
creditors, etc.
1866, 192, § 4.
1876, 231, § 3.

SECT. 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

proceedings
by, when bank is
insolvent, or in
a hazardous
condition.
1866, 192, § 5.
1876, 231, § 3.

SECT. 6. The commissioners, if upon such examination any such corporation appears to be insolvent, or its condition such as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or, if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

SECT. 7. When receivers are so appointed, the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Schedule of effects to be made, sworn to and delivered to receivers and a copy thereof to commissioners. Officers may be examined under oath. 1878, 253, § 5.

SECT. 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all such receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

Commissioners to examine the accounts, etc., of receivers annually. 1878, 253, §§ 1, 2, 3.

SECT. 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any law in relation to savings banks, or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

to report violations of law. 1866, 192, § 7. 1878, 231. 1878, 253, § 6.

SECT. 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

to report violations of law by receivers. 1878, 253, § 4.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

SECT. 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities, and

Savings banks and institutions for savings, powers and duties of. 1878, 203, § 1.

provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, accept any provision of said sections which is inconsistent with its charter.

Power of general court over same. Penalty for obstructing investigation. G. B. 57, §§ 102, 103, 155. 1876, 203, § 27.

SECT. 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit them to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

OFFICERS AND MEETINGS.

Officers of such corporations. 1876, 203, §§ 2, 3.

SECT. 13. The officers of every such corporation shall consist of a president, one or more vice-presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice-president and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

Treasurer's bond, and duty of trustees and board concerning same. 1893, 254.

SECT. 14. Treasurers, vice treasurers and assistant treasurers of savings banks and institutions for savings, if such offices are created under the provisions of section thirteen of chapter one hundred and sixteen of the Public Statutes, shall give bonds for the faithful discharge of their duties, to the satisfaction of the trustees, and shall

file with the commissioners of savings banks an attested copy of their bonds, with a certificate of the custodian of the bonds that the originals are in his possession. The treasurer, vice treasurer and assistant treasurer shall notify said commissioners of any change thereafter made therein. If a treasurer, vice treasurer or assistant treasurer fails, within ten days from the date thereof, to file a copy of his bond, or to notify the commissioners of any change therein, as required by this act, he shall be liable to a penalty of fifty dollars. The commissioners shall keep a record showing when said bonds expire, and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond in such amount and with such sureties as they may approve. The treasurer, vice treasurer and assistant treasurer, if any, of each savings bank or institution for savings shall give new bonds as often as once in five years. 1890, 93.

SECT. 15. The officers of every such corporation, except the treasurer, vice treasurer and assistant treasurer, shall be chosen at its annual meetings, to be holden at such time as the by-laws direct, anything in its charter to the contrary notwithstanding. The treasurer, vice treasurer and assistant treasurer shall be appointed by the trustees and shall hold office during their pleasure. If an office becomes vacant during the year, the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not, within thirty days thereafter, take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office; and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice con-

Choice and appointment of officers.
Vacancies.
Not taking oath, to vacate office.
Clerk to notify persons elected, and publish list.
Penalty.
1893, 254.

taining the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Special meetings, how called and notified.
1884, 150.

SECT. 16. Every such corporation may at any time hold special meetings by order of its trustees; and its treasurer shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, and by seasonably mailing to each member a written or printed notice of such meeting.

Members of the corporation.
1890, 222.

SECT. 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the treasurer a written notice of his intention so to do three months at least before such meeting. If a member fails to attend two consecutive annual meetings his membership may be declared forfeited by vote of the corporation at its next annual meeting: *provided, however*, that the member shall be notified of such proposed vote by letter duly addressed to his last and usual place of abode and mailed at least three months prior to such annual meeting. Such action and vote recorded shall be considered evidence of forfeiture of membership. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees to be held once in three months. Quorum. Statement of condition of bank. Record of each meeting, and names of trustees present. Office of trustee, how vacated, and proceedings thereon.
1876, 203, § 7.
1888, 96.

SECT. 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at

each meeting of the transactions of the trustees and the names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolved upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant.

The trustees of every savings bank and institution for savings, incorporated under the authority of this Commonwealth, shall cause to be published semi-annually in some newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

Names of investing officers to be published in newspaper. 1882, 60, § 1.

A savings bank or institution for savings incorporated under the provisions of chapter one hundred and sixteen of the Public Statutes shall carry on its usual business at its banking house only, and no deposit shall be received, nor payment on account of deposits be made by such corporation or by any person on its account in any other place than at its banking house; and such banking house shall be kept in the city or town in which such corporation is established; provided, however, that its annual meeting and meetings of its trustees may be held at other places in the city or town where it is located.

Business to be transacted at banking house only, located in city or town where such corporation is established. 1884, chap. 253. 1889, chap. 91.

DEPOSITS, LOANS AND INVESTMENTS.

SECT. 19. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to sixteen hundred dollars; and thereafter upon no greater sum than sixteen hundred dollars; but the limitations contained in this sec-

Limit to amount of deposits from any person, and interest. 1876, 203, § 8. 1889, chap. 86.

tion shall not apply to deposits by religious or charitable corporations, or to deposits made by direction of a probate court, by virtue of the sixteenth section of the one hundred and forty-fourth chapter of the Public Statutes.

Deposits, etc.,
how invested.
1876, 203, § 9.

SECT. 20. Deposits and the income derived therefrom shall be invested only as follows:—

First mortgages
of real estate.
1876, 203, § 9,
ch. 1.

First, On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate: but not exceeding seventy per cent. of the whole amount of deposits shall be so invested; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Public funds.
1876, 203, § 9,
ch. 3.
1890, 177, § 1.
1891, 214, § 2.

Second, In the public funds of the United States, or any of the New England states, or of the state of New York, in the bonds or notes of any city, county or town of this Commonwealth, or of any city of the states of Maine, New Hampshire, Vermont, Rhode Island, or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein, for the assessment of taxes; or of any county or town thereof whose net indebtedness does not exceed three per cent. of such valuation; or in the notes of any citizen of this Commonwealth, with a pledge of any of the aforesaid securities at no more than the par value thereof.

1885, chap. 111.

Savings banks and institutions for savings may, in addition to the securities mentioned in section twenty of chapter one hundred and sixteen of the Public Statutes, invest their deposits, and the income derived therefrom, in the bonds and notes of incorporated districts in this Commonwealth whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

May make cer-
tain additional
investments.
1888, chap. 90.
1890, chap. 369

In addition to the investments authorized by section twenty of chapter one hundred and sixteen of the Public Statutes, savings banks and institutions for savings may

invest their deposits and the income derived therefrom in the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the aforesaid states and in the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

The term "net indebtedness," used of city, town or district in any statute limiting or regulating the investment of sinking, trust and other funds of the Commonwealth, the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting debt created for supplying the inhabitants with water and deducting the amount of sinking funds available for the payment of such indebtedness.

Third, In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such rail-

Railroad bonds.
1881, 214, §§ 1, 4.
1888, chap. 213.
Railroad stock.
1887, chap. 194.

road company, of any railroad company so incorporated whose road is thus located; or in the bonds or notes of any railroad company incorporated under the laws of this Commonwealth and whose road is located wholly or in part therein, and is unencumbered by mortgage and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral, shares of the capital stock of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part therein and which is in possession of and operating its own road and has earned and paid regular dividends of not less than five per cent. per annum on all its issues of capital stock for five years next preceding the date of such note or notes or any renewal thereof and at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof; but street railway companies shall not be considered railroad companies within the meaning of this section.

Amendment.
1888, chap. 218.

1889, chap. 306.

Savings banks and institutions for savings may invest in the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.

1883, chap. 134.

Savings banks and institutions for savings may invest in bonds or notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company.

Savings banks and institutions for savings may invest ^{1885, chap. 848.} in the bonds and notes of the Fitchburg Railroad Company issued according to law, notwithstanding the mortgages now existing upon the Boston, Barre and Gardner Railroad.

Savings banks and institutions for savings may invest ^{1887, chap. 113.} in the bonds and notes of the Fitchburg Railroad Company issued according to law.

Savings banks and institutions for savings may invest ^{1886, chap. 176.} in the bonds and notes of the Worcester, Nashua and Rochester Railroad Company, issued according to law, notwithstanding the said railroad is leased to the Boston and Maine Railroad Company.

Savings banks and institutions for savings may, subject ^{1888, chap. 53.} to the provisions of article three of section twenty of chapter one hundred and sixteen of the Public Statutes, invest in or make loans upon the bonds and notes of the Boston and Lowell Railroad Corporation issued according to law, notwithstanding the mortgages on those portions of its railroad formerly belonging to the Salem and Lowell Railroad Company and the Lowell and Lawrence Railroad Company.

Savings banks and institutions for savings may, sub- ^{1888, chap. 250,} § 2. ject to the provisions of article three of section twenty of chapter one hundred and sixteen of the Public Statutes, invest in bonds or notes of said Boston and Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls and Conway Railroad.

Savings banks and institutions for savings are hereby ^{1890, chap. 298.} authorized to invest in the first mortgage bonds of the Concord and Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly

belonging to the Boston, Concord and Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

1890, chap. 394.

Savings banks and institutions for savings may invest in the first mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the commissioners of savings banks.

Bank stocks,
and deposits in
banks, etc.
1890, chap. 168.

Fourth, In the stock of any bank incorporated under the laws of this Commonwealth, or in the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this

Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, or in the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or on the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that such corporation shall not hold, both by way of investment and as security for loans, more than one-quarter of the capital stock of any one bank, banking association, trust company, or safe deposit and trust company, herein described, nor invest nor hold as collateral security more than three per cent. of its deposits, nor more than one hundred thousand dollars, in the capital stock of any one such bank, association, trust company, or safe deposit and trust company. No savings bank or institution for savings shall invest or hold as collateral security more than thirty-five per cent. of its deposits in the stocks of banks, banking associations, trust companies, or safe deposit and trust companies, such as are described in this clause. Savings banks and institutions for savings shall not deposit more than five per cent. of the amount of their deposits in any one bank, banking association, trust company, or safe deposit and trust company, herein described, nor an amount exceeding twenty-five per cent. of the capital stock and surplus of such bank, banking association, trust company, or safe deposit and trust company.

Fifth, In loans upon the personal notes of the depositors of the corporation, but not exceeding one-half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Sixth, If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not

Loans to
depositors.
1879, 37, § 1

Personal
securities.

1876, 203, § 9,
 cl. 6.
 1886, chap. 69.
 1884, 168.

exceeding one-third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein; *provided*, that the total liabilities to any such corporation, of any person, or of any partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.

Corporation
 building and
 site.
 1893, 174.

Seventh, Five per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Real estate
 acquired by
 foreclosure, etc.
 1876, 203, § 26.
 See chap. 13,
 § 20.

Eighth, Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereof is vested in the corporation.

1886, chap. 77.

Any savings bank or institution for savings incorporated under the authority of this Commonwealth, may sell any real estate now held by it, which has been acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage, or upon judgment for debts due it or in settlements effected to secure such debts, at any time before the first day of July in the year eighteen hundred and eighty-eight: *provided, however*, that the commissioners of savings banks may, upon the petition of the board of investment of any savings bank or institution for savings, and for good cause shown, grant an additional time, notwithstanding any limit provided by the eighth clause of section twenty of chapter one hundred and six-

teen of the Public Statutes, section one of chapter two hundred of the acts of the year eighteen hundred and eighty-two, and chapter fifty-two of the acts of the year eighteen hundred and eighty-three.

The exemption from taxation granted to savings banks and institutions for savings by section twenty of chapter thirteen of the Public Statutes on account of real estate acquired by the completion of foreclosure, or by purchase under the provisions of the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, is hereby extended and shall be allowed for the term during which such real estate shall be held under the provisions of chapter fifty-two of the acts of the present year, or of any general law; and the tax for the present year shall be assessed and collected in accordance with the provisions of this act.

Exemption
from taxation.
1883, chap. 248.

Ninth, The provisions of this chapter shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six.

Pledges of
securities as
collateral to
remain valid.
1876, 208, § 30.
1878, 94, § 1.

SECT. 21. No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and

No officer
charged with
the investment
to borrow the
funds of the
corporation, or
become surety.
1876, 208, § 10.
1889, chap. 161.

treasurer shall at the same time be a member of the investing committee.

Savings banks,
etc., not to
receive broker-
age, etc., on
account of a
loan. *
Penalties.
1878, 203, § 11.

SECT. 22. No such corporation, nor any person acting in its behalf, shall negotiate, take, or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred, nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

Applications
for loans to be
in writing, and
record kept.
1879, 203, § 12.

SECT. 23. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

DIVIDENDS AND PAYMENTS.

Guaranty fund
to be created and
maintained.
1876, 203, § 13.

SECT. 24. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one-eighth nor more than one-fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Net profit to be
divided among
depositors, and

SECT. 25. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred

in the management thereof and the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws in the following manner: Ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent. on all sums which have been on deposit for six months preceding, or one and one-fourth per cent. on all sums which have been on deposit for three months preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

In what manner.
1876, 203, § 14.

SECT. 26. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one-half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the commissioners.

Dividend not to be paid unless net profits are one and one-half per cent., except, etc.
1876, 203, § 15.
1880, chap. 150.

SECT. 27. Once in every term of three years, if the net profits accumulated over and above said guaranty fund and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits may be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years then next preceding.

Extra dividends may be paid once in every three years, when, etc.
1876, 203, § 16.
1880, 355.

SECT. 28. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

No dividend to be declared or paid, until, etc.
1876, 203, § 17.

SECT. 29. The principal deposits in such corporations may be withdrawn at such time and in such manner as

Deposits, how withdrawn.

Payments to
minors.
1876, 203, § 18.
127 Mass. 188.

Payment on
orders after
death of drawer.
1885, 210, § 2.

Depositor may
set off the
amount of his
deposits in pro-
ceedings by the
corporation.
1876, 261, § 1.

When deposits
are claimed by
a person other
than plaintiff,
claimants may
be made defen-
dants, etc.
Deposits may
remain or be
paid into court,
etc.
1876, 203, § 19.
1877, 179.

the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or committee of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Savings banks and institutions for savings are hereby authorized and empowered to pay any savings bank order, drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such savings bank order and its presentation for payment when said presentation shall be made within thirty days after the date of such savings bank order; and at any subsequent period, provided the depositary has not received actual notice of the death of the drawer.

SECT. 30. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, set off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity to restrain the corporation from doing its actual business.

SECT. 31. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court, in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final

judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

SECT. 32. When a deposit is made in such corporation by any one in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

When a deposit is made in trust, name, etc., of person for whom made to be disclosed; to whom payable in case of death. 1876, 208, § 20.

SECT. 33. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

Depositor to be notified when amount entitled to dividend is exceeded. 1876, 208, § 21.

SECT. 34. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

List of amounts due depositors not entitled to dividend to be published once in five years. 1876, 208, § 22.

SPECIAL TRUST FUNDS.

SECT. 35. Any such corporation may receive on deposit to any amount funds in trust for the purpose of

Funds in trust for parks, shade trees, ceme-

teries and drinking fountains. Principal not to be withdrawn, and to be exempt from attachment. 1876, 174, § 1.

setting out shade-trees in streets and parks, and improving the same; for purchasing lands for parks, and improving the same; for maintaining cemeteries or cemetery lots, and for the erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

Probate courts may authorize executors, etc., to deposit funds in trust for such purposes. 1877, chap. 192.

SECT. 36. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee, held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Statements of the amount thereof to be made every third year, etc. 1876, 174, § 2.

SECT. 37. The funds held in accordance with the two preceding sections shall be known as the "Shade-Tree and Cemetery Fund," and the treasurer of the corporation in which they are deposited shall give a certificate of gift to each donor of such funds, and shall send by mail or deliver in the month of January in every third year after the first deposit to the mayor of any city, or the chairman

of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

SECT. 38. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed, the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

If the corporation ceases to do business, these funds to be deposited in another.
1876, 174, § 2.

BOOKS AND RETURNS.

SECT. 39. The commissioners may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

Board may prescribe manner of keeping and auditing books, etc.
1880, 28, § 1.

SECT. 40. The treasurer of every such corporation shall annually within twenty days after the last business day of October make a report to the commissioners showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the commissioners shall prescribe and shall specify the following particulars, namely; Name of corporation and number of corporators; place where located; amount of deposits; amount of each item of other liabilities; public funds, including all United States, state, county, city and town bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; bank stock, stating par value, estimated market value and amount invested in each; loans on bank stock, stating amount on each; railroad bonds, stating par value, estimated market value and amount invested in each; loans

Treasurer to make annual report to board. Particulars to be stated in same.
1863, chap. 127.

on railroad bonds, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities or towns; loans on personal security; cash on deposit in banks, with the names of such banks and the amount deposited in each; cash on hand; the whole amount of interest or profits received or earned, and the rate and amount of each semi-annual and extra dividend for the previous year; the times for the dividends fixed by the by-laws; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts; also the number and amount of deposits received; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

Additional
statements
required.
1890, chap. 41.

SECT. 41. Beginning with the year ending with the last business day of October eighteen hundred and eighty-nine and every fifth year thereafter such reports shall also state the number and amount of deposits of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those exceeding five hundred dollars and less than one thousand dollars, of those of one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively, received during the year.

SECT. 42. The commissioners shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Blank forms of reports to be furnished. Commissioners to report to the general court.
1866, 192, § 3.
1876, 208, § 24.
1878, 268, § 2.

The annual report of the board of commissioners of savings banks, required to be made to the General Court, may hereafter be published in two volumes: that portion relating to savings banks, institutions for savings, safe deposit, and loan and trust companies to constitute one volume, designated as Part I., of which twenty-five hundred copies shall be printed; and that portion relating to co-operative banks and loan companies to constitute another volume, designated as Part II., of which fifteen hundred copies shall be printed; the two parts to remain as number eight in the series of public documents.

1890, chap. 126.

SECT. 43. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Commonwealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

Treasurer to inform overseers of poor of deposits to the credit of a pauper.
1876, 208, § 25.

APPENDIX.

RECEIVERS.

(Acts of 1882, Chapter 77.)

Receivers to deposit books and papers with commissioners at end of year after settlement, ordered by court. 1882, 77, § 1. Chap. 72, 1884. Commissioners to hold same.

Receivers of insolvent savings banks and institutions for savings shall, at the end of one year after final settlement ordered by the court, deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said commissioners shall receive and hold the same in some proper repository in the state house or Commonwealth building.

(Chapter 258, Acts of 1883.)

At the expiration of one year after final settlement ordered by the court, receivers of insolvent insurance companies and receivers of insolvent savings banks and institutions for savings shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise, such amounts shall then be ordered to be paid into the treasury of the Commonwealth and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto arranged in alphabetical order and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties.

The deposit of books and papers required from receivers of insolvent corporations under the provisions of sec-

tion one of chapter seventy-seven of the acts of the year eighteen hundred and eighty-two, shall be made at the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is required by law to be made and not before.

Section one hundred seventy-three of chapter one hundred nineteen, and section forty-four of chapter one hundred sixteen of the Public Statutes are hereby repealed, but receivers of any insolvent savings bank or institution for savings in whose case final decree of distribution has been made at the passage of this act shall make payments into the treasury of the Commonwealth as required by the provisions of section forty-four of chapter one hundred sixteen of the Public Statutes notwithstanding, and persons or parties entitled to receive any portion of such sums or of the sums already paid into the treasury under the provisions of said section, or of the acts of which they are a continuation may within two years from the passage of this act and persons or parties entitled to receive any portion of the sums paid into the treasury under the provisions of the first section of this act may within two years from the time of such deposit and notice given make claim to the auditor of the Commonwealth therefor. Upon establishing the validity of their claim, certification, warrant and payment shall follow as in case of other valid claims against the Commonwealth.

**AN ACT AUTHORIZING THE USE OF COPIES OF THE
RECORDS, BOOKS AND ACCOUNTS OF SAVINGS BANKS
IN EVIDENCE.**

(Chapter 92, Acts of 1885.)

Copies from the records, books and accounts of a savings bank and institution for savings, incorporated under the laws of this Commonwealth, shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before

a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts and that such copy is true and correct and is full so far as it relates to the subject-matter therein referred to.

AN ACT CONCERNING UNCLAIMED DEPOSITS IN SAVINGS
BANKS.

(Chapter 319, Acts of 1887.)

SECTION 1. The treasurer of every savings bank shall within fifteen days after the last business day of October in the year eighteen hundred and eighty-seven, and every fifth year thereafter, return to the commissioners of savings banks a sworn statement containing the name, the amount standing to his credit, the last known place of residence or post-office address and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; and the treasurers of such savings banks shall give notice of these deposits in one or more newspapers published in or nearest to the city or town where such banks are located, at least once a week for three weeks in succession: *provided, however*, that this act shall not apply to the deposit made by or in the name of any person known to the bank to be living or to any deposit which, with the accumulations thereon, shall be less than twenty-five dollars.

SECT. 2. The commissioners of savings banks shall incorporate in their annual report, or in a supplementary annual report, each return which shall have been made to them as provided in section one.

SECT. 3. The treasurer of any savings bank neglecting or refusing to make the sworn return required by section one shall be subject to a fine of one hundred dollars.

**AN ACT REQUIRING SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS TO CALL IN THEIR BOOKS OF DEPOSIT AT
STATED INTERVALS.**

(Chapter 40, Acts of 1888.)

During the year eighteen hundred and eighty-nine and every third year thereafter savings banks and institutions for savings shall call in the books of deposit of their depositors for verification in such manner as their respective boards of trustees may elect.

**AN ACT REQUIRING SAVINGS BANKS AND INSTITUTIONS FOR
SAVINGS TO MAKE AN ACCURATE TRIAL BALANCE OF
THEIR DEPOSITORS' LEDGERS.**

(Chapter 88, Acts of 1889.)

Every savings bank and institution for savings shall, as often as once in each of its fiscal years, make an accurate trial balance of its depositors' ledgers.

**AN ACT PROVIDING FOR THE FINAL DISTRIBUTION OF
SUMS OF MONEY DEPOSITED IN THE NAME OF A JUDGE
OF PROBATE COURT, AS TRUSTEE, OR BY ORDER OF
ANY COURT.**

(Chapter 449, Acts of 1889.)

SECTION 1. All sums of money hereafter deposited in savings banks, institutions for savings or trust companies, in the name of a judge of probate court, as trustee, or by order of any court, shall draw interest, or dividends, at the same rate as other deposits in the same bank, institution or company, while they remain therein, without regard to the amount deposited.

SECT. 2. The probate court, court of insolvency or other court, respectively, shall, upon the application of any person interested or of the attorney-general, and after such public notice as the court or any judge or justice thereof may deem proper to be given, order and decree that all sums of money heretofore or hereafter

deposited in a savings bank, institution for savings or trust company, by authority of either of said courts or any judge or justice thereof, and which shall have remained unclaimed for a period of more than five years from the date of such deposit, with the increase and proceeds thereof, to be paid to the treasurer of the Commonwealth, to be held and used by him according to law, subject for fifteen years only to be paid with interest at the rate of three per cent. per annum from the time it is so paid to said treasurer to the time it is paid by him to the person or persons having, and established, a lawful right thereto.

AN ACT RELATIVE TO THE BUSINESS OF SAVINGS BANKS,
INSTITUTIONS FOR SAVINGS AND TRUST COMPANIES.

[Chap. 230, Acts of 1893]

SECTION 1. No bank, and no person or persons, association or body corporate, except savings banks and institutions for savings, incorporated under the laws of the Commonwealth, and trust companies so incorporated previous to the first day of January in the year eighteen hundred and ninety-three, which are organized and doing business on the first day of October in said year, shall advertise or put forth a sign as a savings bank, or in any way solicit or receive deposits as a savings bank. Every bank, association, corporation or person violating this provision shall forfeit for every offence the sum of one hundred dollars for every day such offence shall be continued.

SECT. 2. This act shall take effect on the first day of October in the year eighteen hundred and ninety-three.

INVESTMENTS AND LOANS

AUTHORIZED BY THE STATUTES OF MASSACHUSETTS

TO BE MADE BY

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Deposits and the income derived therefrom shall be invested only as follows
(see section 20, chapter 116, Public Statutes) : —

INVESTMENTS.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|----------------|--|------------------------------|
| PUBLIC FUNDS : | Bonds of the United States. | Unlimited. |
| | Bonds of any of the New England States. | Unlimited. |
| | Bonds of the States of New York, Illinois, Pennsylvania, Ohio, Indiana, Iowa, Wisconsin, Michigan and of the District of Columbia. | Unlimited. |
| | Bonds or notes of any county, city or town of this Commonwealth. | Unlimited. |
| | Bonds or notes of incorporated districts in Massachusetts whose net indebtedness* does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes. | Unlimited. |
| | Bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes. | Unlimited. |

* See page xlii for meaning of net indebtedness.

INVESTMENTS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|--------------------------------------|--|------------------------------|
| PUBLIC FUNDS: (Concluded.) | Bonds or notes of any county or town of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed three per cent. of the last preceding valuation of property therein for the assessment of taxes. | Unlimited. |
| | Bonds issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the States of New York, Ohio, Illinois, Pennsylvania, Indiana, Michigan, Iowa and Wisconsin, having at the date of such investment more than 30,000 inhabitants, as established by the last national or State census (or city census certified to by the city clerk or treasurer of said city, and taken in the same manner as a national or State census preceding such investment), and whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes. | Unlimited. |
| RAILROAD BONDS AND NOTES: | First mortgage bonds of any railroad company incorporated under the authority of any of the New England States whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located. | Unlimited. |
| | First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital | Unlimited. |

* See page xlii for meaning of net indebtedness.

INVESTMENTS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|--|---|------------------------------|
| RAILROAD BONDS AND NOTES: (Continued.) | stock, notwithstanding the road of such company may be leased to some other railroad company. | Unlimited. |
| | <p>Bonds or notes of any railroad company incorporated under the laws of this Commonwealth whose road is located wholly or in part therein, unencumbered by mortgage, which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.</p> | Unlimited. |
| | <p><i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i></p> | |
| | <p>Bonds or notes of the Old Colony Railroad Company, issued according to law, notwithstanding the mortgages on that part of its road formerly belonging to the Boston, Clinton, Fitchburg & New Bedford Railroad Company.</p> | Unlimited. |
| | <p>Bonds and notes of the Fitchburg Railroad Company, issued according to law.</p> | Unlimited. |
| | <p>First mortgage bonds of the Worcester, Nashua & Rochester Railroad Company, issued according to law, notwithstanding said road is leased to the Boston & Maine Railroad.</p> | Unlimited. |
| | <p>Bonds and notes of the Boston & Lowell Railroad Corporation, issued according to law, notwithstanding the mortgages on that portion of its road formerly belonging to the Salem & Lowell and Lowell & Lawrence Railroad companies.</p> | Unlimited. |
| | <p>First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the</p> | Unlimited. |

INVESTMENTS—CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|--|--|------------------------------|
| RAILROAD BONDS AND NOTES: (Continued.) | <p>mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: <i>provided, however</i>, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.</p> | Unlimited. |
| | <p>First mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: <i>provided, however</i>, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.</p> | Unlimited. |
| | <p>Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages</p> | Unlimited |

APPENDIX.

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INVESTMENTS — CONCLUDED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|--|---|
| RAILROAD BONDS AND NOTES: (Concluded.) | on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad. | Unlimited. |
| BANK STOCK: | <p>Stock of any bank incorporated under the authority of this Commonwealth; stock of any national bank located in any of the New England States</p> <p>Stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen.</p> <p><i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i></p> | Thirty-five per cent. of deposits, both as loans and investments. |
| REAL ESTATE FOR BANKING PURPOSES: | For the purchase of a site and the erection or preparation of a suitable building for the convenient transaction of its business. | Five per cent. of deposits, but not exceeding \$200,000. |
| REAL ESTATE BY FORECLOSURE: | May hold real estate acquired by foreclosure or otherwise; same to be sold within five years after the title is vested in the corporation. Commissioners may in certain cases, upon petition of the board of investment, grant an additional time within which such real estate shall be sold. See chapter 77, Acts of 1886. | |

LOANS.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|--|---|--|
| LOANS ON REAL ESTATE: | <p style="text-align: center;">LOANS.</p> <p>First mortgages on real estate situated in this Commonwealth, to an amount not exceeding sixty per cent. of the valuation thereof, no loan to be made except upon report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, such report to be filed and preserved with the records of the corporation.</p> | Seventy per cent. of whole amount of deposits. |
| LOANS ON PERSON- AL SECURITY: | <p>Bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if principal and sureties are all citizens of and resident in this Commonwealth, provided that the total liabilities to any such corporation of any person, partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.</p> | Thirty-three and one-third per cent. of deposits and income. |
| LOANS ON RAIL- ROAD STOCK: | <p>Notes of citizens of this Commonwealth, with pledge as collateral, of the stock of any railroad company incorporated under the authority of any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends of not less than five per cent. per annum on all issues of its capital stock for five years next preceding the date of such note or notes or any renewal thereof, at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof.</p> <p><i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i></p> | Unlimited. |

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| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|-------------------------------|--|-------------------------------------|
| LOANS ON PUBLIC FUNDS: | <p>Notes of any citizen of this Commonwealth, with pledge of the bonds of the United States; any of the New England States; State of New York; bonds or notes of any city, county or town of this Commonwealth; bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes; bonds or notes of any county or town thereof whose net indebtedness* does not exceed three per cent. of such valuation.</p> <p><i>Loans not to exceed the par value of the securities pledged.</i></p> <p>Notes of any citizen of this Commonwealth, with a pledge as collateral of the bonds of the States of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin, Iowa, and of the District of Columbia; of any city of the aforesaid States and the State of New York, issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, which has at the date of such investment more than 80,000 inhabitants, as established by the last national or State census, or city census taken in the same manner as a national or State census, whose net indebtedness* does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.</p> <p><i>Loans not to exceed eighty per cent. of the market value of the securities pledged.</i></p> | <p>Unlimited.</p> <p>Unlimited.</p> |
| LOANS ON RAIL- ROAD BONDS: | <p>Notes of any citizen of this Commonwealth, with a pledge as collateral of any of the following securities, viz.: First mortgage bonds of any railroad company incorporated by any of the</p> | Unlimited. |

• See page xlv for meaning of net indebtedness.

APPENDIX.

LOANS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|---|------------------------------|
| LOANS ON RAIL- ROAD BONDS: (Continued.) | New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for two years next preceding such investment. | Unlimited. |
| | First mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated, whose road is thus located. | Unlimited. |
| | Bonds or notes of any railroad company incorporated under the laws of this Commonwealth, whose road is located wholly or in part in the same, which is unencumbered by mortgage, and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment. | Unlimited. |
| | First mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company. | Unlimited. |
| | Bonds or notes of the Old Colony Railroad Company | Unlimited. |
| | Bonds or notes of the Fitchburg Railroad Company. | Unlimited. |
| | First mortgage bonds of the Worcester, Nashua & Rochester Railroad Company. | Unlimited. |
| | Bonds or notes of the Boston & Lowell Railroad Corporation. | Unlimited. |
| | First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of | Unlimited. |

LOANS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|--|--|------------------------------|
| RAILROAD BONDS AND NOTES: (Continued.) | capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: <i>provided, however</i> , that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks. | Unlimited. |
| | First mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: <i>provided, however</i> , that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks. | Unlimited. |
| | Bonds or notes of the Boston & Maine Railroad, issued according to | Unlimited. |

LOANS — CONTINUED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|---|--|---|
| RAILROAD BONDS AND NOTES: (Concluded) | <p>law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad.</p> <p><i>Loans not to exceed the par value of the securities pledged.</i></p> | Unlimited. |
| LOANS ON BANK STOCK: | <p>Notes of any citizen of this Commonwealth, with a pledge as collateral of the stock of any bank incorporated by this Commonwealth; or the stock of any national bank located in any of the New England States; or the stock of any trust company, or safe deposit and trust company incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen.</p> <p><i>Loans to be made at no more than eighty per cent of the market value of the stock pledged, and not exceeding the par value thereof.</i></p> <p><i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits, nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i></p> | Thirty-five per cent. of deposits, both as loans and investments. |
| LOANS TO DEPOSITORS: | <p>Personal notes of depositors in the corporation, but not exceeding one-half of the amount of his deposit to a depositor, with pledge of deposit and book of such depositor as collateral security.</p> | Unlimited. |

APPENDIX.

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LOANS — CONCLUDED.

| INVESTMENTS. | DESCRIPTION OF INVESTMENTS. | AGGREGATE OF INVESTMENTS. |
|-----------------------|---|------------------------------|
| DEPOSITS IN BANKS: | May deposit sums of money, on call, in any bank incorporated under the laws of this Commonwealth, or in any national bank located in any of the New England States, or in any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or in those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, to an amount not exceeding five per cent. of total deposits, nor exceeding twenty-five per cent. of the capital and surplus of any such bank, trust company, or safe deposit and trust company. | Unlimited. |

MEMORANDA.

1883, CHAP. 127.

Net indebted-
ness.

The term "net indebtedness" used of city, town or district in any statute limiting or regulating the investment of the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting the debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

CHAP. 116, P. S., SECT. 21.

Officer cannot
borrow.

No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of clerk, president and treasurer shall at the same time be a member of the investing committee.

CHAP. 116, P. S., SECT. 22.

Fee, brokerage
or commission
on account of
loans made.

No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by a fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

CHAP. 116, P. S., SECT. 23.

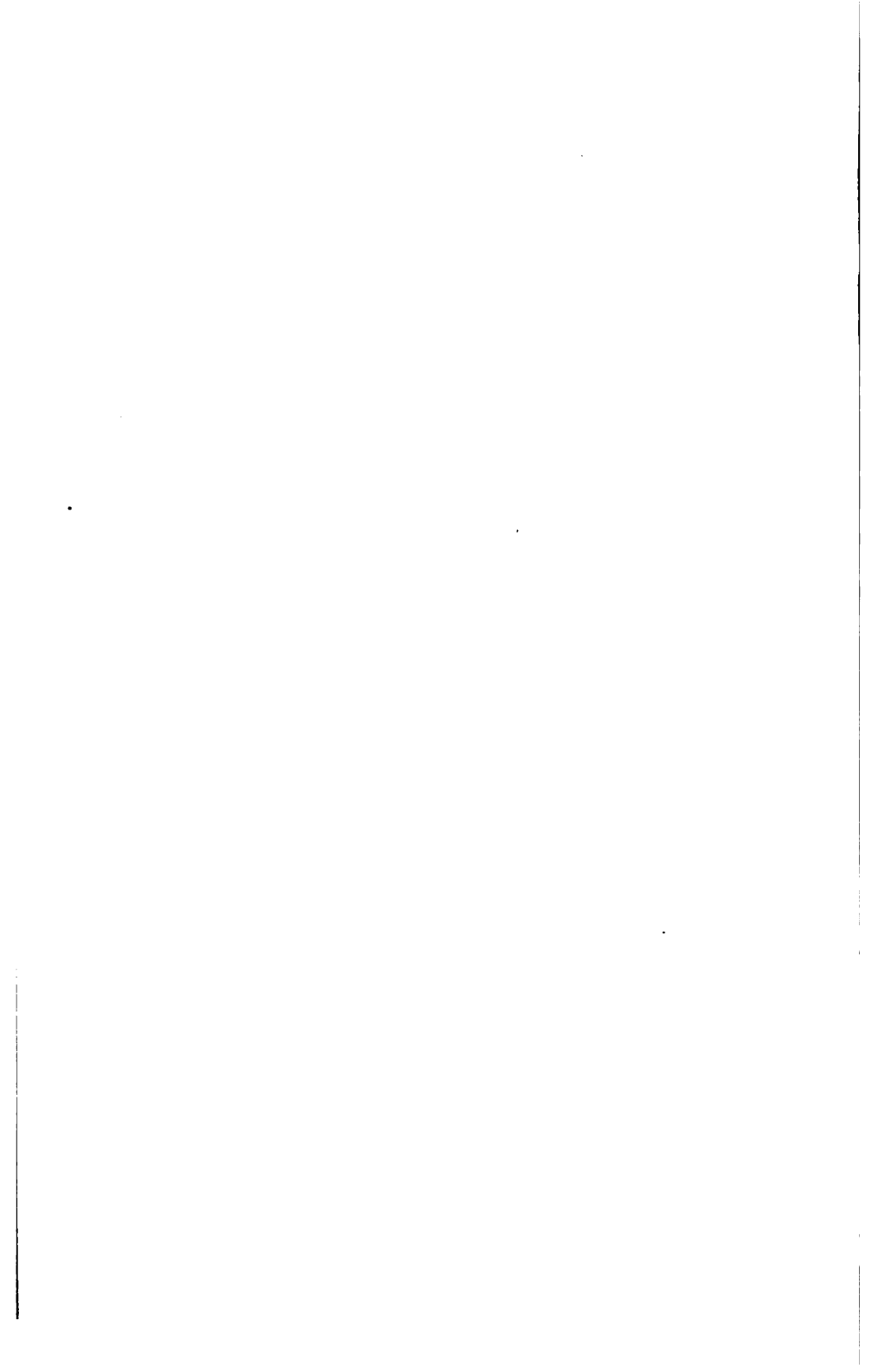
Applications
for loans.

All applications for loans shall be made in writing, through the treasurer, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered; and he shall cause the same to be presented to the board of investment.

STATUTES

RELATING TO

**SAFE DEPOSIT, LOAN AND TRUST
COMPANIES.**



AN ACT

IN RELATION TO

SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888.)

SECTION 1. All safe deposit, loan and trust companies hereafter incorporated under the authority of this Commonwealth may exercise the powers and shall be governed by the rules and subject to the duties, liabilities and provisions contained in this chapter. And they shall also be subject to all the duties, restrictions and liabilities set forth in chapter one hundred and five of the Public Statutes, so far as the same do not conflict with the provisions of this chapter, and to all general laws which now are or hereafter may be in force relating to such corporations: *provided*, that no safe deposit, loan or trust company, incorporated hereafter shall advance money or credits on farm property situated outside of this Commonwealth, or on the bonds or securities of any mortgage investment company.

SECT. 2. The capital stock of such corporation shall not be less than one hundred thousand dollars nor more than one million dollars, divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash.

SECT. 3. The officers of every such corporation shall consist of a president, clerk, or secretary, a board of not less than seven directors, a treasurer or actuary, or both, and such other officers as may be prescribed by its by-laws.

SECT. 4. The officers of every such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed

by the directors, and shall hold their respective offices during the pleasure of the board of directors and shall give bond for the faithful discharge of their duties to the satisfaction of said board.

SECT. 5. The corporation may adopt by-laws for the proper management of its affairs consistent with law, may establish rules and regulations controlling the assignment and transfer of its shares, may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall constitute a quorum.

SECT. 6. Every such corporation is hereby authorized to receive on deposit, storage or otherwise, moneys, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt and other property of every kind, upon such terms or conditions as may be obtained or agreed upon, and at the request of the depositor to collect and disburse the interest or income upon such of said property received on deposit as produces interest or income, and to collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation, and also to advance money or credits on real property within the Commonwealth, and on personal security on terms that may be agreed upon; and all the rights and privileges necessary for the execution of such powers are hereby granted. Deposits under this section shall be general deposits, and may be made by corporations and persons acting individually or in any trust capacity.

SECT. 7. Any court of law or equity, and any court of probate and insolvency of this Commonwealth, may by decree or otherwise direct any moneys or properties under its control, or that may be paid into court by parties to any legal proceedings, or which may be brought into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however*, that such corporation shall not be required to assume or execute any trust without its assent.

Such corporation shall also have power to receive and hold moneys or property in trust or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms or conditions as may be obtained or agreed upon: *provided, also*, that all such moneys or property received under the provisions of this section shall be loaned on or invested only in the authorized loans of the United States, or of any of the New England states, or cities or counties or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the cities or counties thereof, or stocks of state or national banks organized within this Commonwealth, or in the first mortgage bonds of any railroad company incorporated by any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years next preceding such loan or investment, or in the bonds of any such railroad company unencumbered by mortgages, or in first mortgages on real estate in this Commonwealth, or in any securities in which savings banks are allowed to invest, or upon notes, with two sureties, of manufacturing corporations established under the laws of this state, or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy; *provided, also*, that all such money or property received, invested or loaned under this section shall be a special deposit in such corporation, and the accounts thereof shall be kept separate, and such funds, and the investment or loans of them, shall be specially appropriated to the security and payment of such deposits, and not to be subject to the other liabilities of the corporation; and for the purpose of securing the observance of this proviso, such corporation shall have a trust department into which all business authorized by this section shall be kept separate and distinct from its general business.

SECT. 8. Every such corporation may be appointed trustee under any will or instrument creating a trust for

the care and management of property, under the same circumstances and in the same manner, and subject to the same control by the court having jurisdiction of the same, as in the case of a legally qualified person. The capital stock of such corporations, with the liabilities of the stockholders existing thereunder, together with the trust guarantee fund as hereinafter provided, shall be held as security for the faithful discharge of the duties undertaken by virtue of sections seven and eight, or of any existing similar provision of law as applicable to any such corporation heretofore chartered, and no surety shall be required upon the bonds filed by such corporation. In all proceedings in the probate court or elsewhere, connected with any authority exercised under this section, or under similar provisions relating to any such corporation heretofore chartered, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the corporation, and the court may order and compel any and all officers of such corporation to answer and attend said examination in the same manner as if they were parties to the proceedings of inquiry instead of the corporation: *provided, however*, that such corporation shall not be required to receive or hold any property or moneys, or to execute any trust, without its assent; *provided, also*, that it shall be competent for the party making a deposit with the company, to direct whether such money and property shall be held and invested separately or invested in the general trust fund of the company, and *provided, also*, that the corporation shall always be bound to follow and be governed by all directions contained in any will or instrument under which it may act.

SECT. 9. No money, property or securities received or held by such corporation under the provisions of sections seven and eight of this act shall be mingled with the investments of the capital stock or other moneys or property belonging to such corporation, or be liable for the debts or obligations thereof.

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SECT. 10. The directors may from time to time set apart as a trust guarantee fund, such portion of the profits as they may judge expedient. The trust guarantee fund shall be invested in such securities only as the trust deposits may by law be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

SECT. 11. The trust guarantee fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the seventh and eighth sections of this act, and shall be applied to make good any default in such performance, and such pledge and liability shall not in any respect relieve the capital stock and general funds of the corporation, but creditors under the seventh and eighth sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECT. 12. No portion of such trust guarantee fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in the seventh and eighth sections, for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not needed at any dividend time to make good such deposits or undertakings may be added to and disposed of with the general income of the corporation.

SECT. 13. Such corporations shall at all times have on hand, as a reserve, in lawful money of the United States, an amount equal to at least fifteen per centum of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per centum of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored: *provided*, that in lieu of lawful money two-thirds of said fifteen per centum may consist of balances payable on demand, due from any national bank doing business in this Commonwealth or in

the city of New York, and one-third of said fifteen per centum may consist of lawful money and bonds of the United States or of this Commonwealth, the absolute property of such corporation.

SECT. 14. The shareholders of such corporation shall be held individually liable, equally and ratably, and not one for another, for all contracts, debts and engagements of the corporation, to the extent of the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions contained in chapter one hundred and six of the Public Statutes, sections sixty-two to seventy-one, inclusive, shall apply to and regulate the enforcement of this liability.

SECT. 15. Such corporations are also authorized to act as agents for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidence of indebtedness of any corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for any person or firm, corporation, association, municipal corporation or government, and in their behalf may negotiate loans and may sell and negotiate the sale of securities, and may also act as trustee for the bondholders of corporations, and to this end are empowered to receive transfers of real and personal property upon such terms as may be agreed upon.

SECT. 16. No such corporation shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 17. The total liabilities to such corporation of any person, firm or corporation, other than cities or towns, for money borrowed, including in the liabilities of a company or firm the liabilities of its several members, shall at no time exceed one-fifth part of such amount of the

capital stock of this corporation as is actually paid up. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

SECT. 18. Such corporation may hold real estate suitable for the transaction of its business to an amount not exceeding twenty-five per cent. of its capital, and in no case to exceed two hundred and fifty thousand dollars.

SECT. 19. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this Commonwealth and not more than one-third of the directors shall be directors in any other corporation included within the provisions of this act.

SECT. 20. Deposits with such corporation, which can be withdrawn on demand or upon not exceeding ten days' notice, shall for the purposes of taxation be deemed money in possession of the persons to whom the same is payable.

SECT. 21. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, attested by the oath of some officer of the corporation, of all personal property held upon any trust on the first day of May which would be taxable if held by an individual trustee residing in this Commonwealth, and the name of every city or town in this Commonwealth where any beneficiary resided on said day, and the aggregate amount of such property then held for all beneficiaries resident in each of such cities or towns, and also the aggregate amount held for beneficiaries not resident in this Commonwealth, under the pains and penalties provided in section fifty-four of chapter thirteen of the Public Statutes and acts in amendment thereof, for corporations failing to make returns provided by said act. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon

an amount equal to the total value of such property, at the rate ascertained and determined by him, under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 22. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, verified by the oath of some officer of the corporation, of the amount of all sums deposited with it on interest or for investment, other than those specified in the twentieth and twenty-first sections of this act, together with the name of every city and town in this Commonwealth where any beneficial owner resided on said first day of May, and the aggregate amount of such deposits then held for the benefit of persons residing in each of said cities and towns, under like penalty. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount equal to the total value of such deposits at three-fourths of the rate ascertained and determined by him under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 23. No taxes shall be assessed in any city or town for state, county or town purposes, upon or in respect to any such property held in trust or any such amounts deposited on interest or for investment, but such proportion of the sum so paid by such corporation as corresponds to the amount of such property held for beneficiaries or payable to persons resident in this Commonwealth shall be credited and paid to the several cities and towns where it appears from the returns or other evidence that such beneficiaries resided on the first day of May next preceding, according to the aggregate amount so held for beneficiaries and persons residing in such cities and towns respectively; and in regard to such sums so to be assessed and paid as aforesaid such corporation shall be subject to sections forty-two, fifty-three, fifty-seven, fifty-eight and fifty-nine of chapter thirteen of the Public Statutes and acts in amendment or lieu thereof, so far as the same are applicable thereto.

SECT. 24. Every such corporation shall be subject to the provisions of chapter thirteen of the Public Statutes as to the taxation of its capital stock, and to any acts in amendment thereof and in addition thereto.

SECT. 25. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinbefore provided.

SECT. 26. Such corporation shall, annually, within ten days after the last business day of October, and at such other times as the commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to the commissioners of savings banks in this Commonwealth, showing accurately the condition thereof at close of business on said day, which shall be signed and sworn to by its president and secretary, treasurer or actuary and a majority of its board of directors; and said returns shall specify the following, namely: Capital stock; amount of all moneys and property in detail in the possession or charge of said company as deposits; amount of deposits payable on demand or within ten days; amount of trust guarantee fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states or cities or counties or towns, stating amount in each; investments in bank stock, stating amount in each; investments in railroad stock, stating amount in each; investments in railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand and such other information as the commissioners of savings banks may prescribe; all as existing at the date of making such returns, with the rate, amount and date of dividends since last return. The commissioners of savings banks shall have access to the vaults, books and papers of the company, and it shall be their duty to inspect, examine and inquire into its affairs and to take proceedings in regard to them in the same manner and to the same extent as if this corporation was a savings bank, subject

to all the general laws which are now or hereafter may be in force relating to such institutions in this regard. Such returns required to be made to the commissioners of savings banks shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind, in accordance with a blank form to be furnished by said commissioners; and these returns shall be published in a newspaper of the city or town where such corporation is located, by and at the expense of such corporation, at such times and in such manner as may be directed by said commissioners, and in the annual report of said commissioners.

SECT. 27. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, nor so nearly identical therewith as to be calculated to mislead, and shall be changed only by act of the general court. The words "trust company" shall form a part of the name.

AN ACT RELATING TO INVESTMENTS OF SAFE DEPOSIT,
LOAN AND TRUST COMPANIES.

[Chapter 342, Acts of 1889.]

SECTION 1. No incorporated safe deposit, loan or trust company, shall advance money or credits upon notes secured by deed of trust or by mortgage upon farms or agricultural or unimproved lands situated outside of this Commonwealth, except said lands be in the New England states or the state of New York, nor invest in or make loans upon the bonds or other securities of any company negotiating or dealing in such notes so secured or in such mortgages. Any such safe deposit, loan or trust company which now has any of its funds so invested shall dispose of said investments on or before the thirty-first day of December in the year eighteen hundred and eighty-nine.

SECT. 2. This act shall take effect on the first day of July in the year eighteen hundred and eighty-nine.

AN ACT TO AMEND AN ACT IN RELATION TO SAFE DEPOSIT,
LOAN AND TRUST COMPANIES.

[Chapter 315, Acts of 1890.]

SECTION 1. Every safe deposit, loan and trust company subject to the provisions of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby authorized, subject to the limitations of section one of said act and of chapter three hundred and forty-two of the acts of the year eighteen hundred and eighty-nine, to advance money or credits, whether capital or general deposits, on real property situated within this Commonwealth and on personal security, on terms that may be agreed upon, and also to invest its money or credits, whether capital or general deposits, in the stocks, bonds or other evidences of indebtedness of corporations; and all the rights and privileges necessary for the execution of such powers are hereby granted: *provided*, that no safe deposit, loan or trust company whenever incorporated shall as agent, buy, sell or negotiate any securities or evidences of debt on which said company may not lawfully advance money or credits, nor as such agent buy, sell or negotiate evidences of debt secured exclusively by real estate under mortgage or deed of trust.

SECT. 2. Any incorporated trust company, or safe deposit and trust company, now transacting business in this Commonwealth and chartered by the legislature of this Commonwealth prior to the passage of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, may by vote of the majority of the stock represented at a special meeting of the stockholders legally called for the purpose accept and adopt as a part of their charters all the provisions of any one section or all the sections of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight; and thereafter shall have all the powers and privileges and be subject to all the duties, liabilities and restrictions set forth in such section or sections as may be thus accepted

and adopted : *provided*, that a certificate signed and sworn to by the clerk of such trust company, or safe deposit and trust company, setting forth the fact of such acceptance and adoption shall be filed with the secretary of the Commonwealth and with the board of commissioners of savings banks within ten days from the date of such special meeting.

SECT. 3. This act shall take effect upon its passage.

AN ACT IN RELATION TO ENFORCING THE LIABILITY OF
SHAREHOLDERS IN TRUST COMPANIES.

[Chapter 327, Acts of 1892.]

SECTION 1. Any trust company whose shareholders are liable in the manner set forth in section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, whose capital stock shall in the opinion of the board of commissioners of savings banks have become impaired by losses or otherwise, shall, within three months after receiving notice from said board, pay the deficiency in the capital stock by assessment upon the shareholders, *pro rata*, for the amount of the capital stock held by each. If any such company shall fail to pay up such deficiency in its capital stock for three months after receiving notice from said board of commissioners of savings banks, said board may apply to a justice of the supreme judicial court for an injunction against it, as provided in section six of chapter one hundred and sixteen of the Public Statutes : *provided*, that if any shareholder or shareholders of such company shall neglect or refuse, after three months' notice, to pay the assessment as provided in this section, it shall be the duty of the board of directors to cause a sufficient amount of the capital stock of such shareholder or shareholders to be sold at public auction, after thirty days' notice shall be given by posting such notice of sale in the office of the company and by publishing such notice in a newspaper of

the city or town in which the company is located or in a newspaper published nearest thereto, to make good the deficiency; and the balance, if any, shall be returned to such delinquent shareholder or shareholders.

SECT. 2. Nothing in this act shall be construed to take away the right of creditors to enforce the liability of shareholders in such corporations, as provided by section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or to increase the general liability of such shareholders.

SECT. 3. This act shall take effect upon its passage.

AN ACT TO LIMIT THE TIME WITHIN WHICH SAFE DEPOSIT,
LOAN AND TRUST COMPANIES SHALL ORGANIZE AND COM-
MENCE BUSINESS.

[Chap. 114, Acts of 1893.]

SECTION 1. Every safe deposit, loan or trust company hereafter incorporated under the laws of this Commonwealth shall organize and commence business within two years from the date of its incorporation, or its charter shall become void.

SECT. 2. Every such company heretofore incorporated shall commence business within two years from the passage of this act, or its charter shall become void.

SECT. 3. This act shall take effect upon its passage.

AN ACT RELATIVE TO DEPOSITS BY CITIES AND TOWNS IN
BANKS AND TRUST COMPANIES.

[Chap. 266, Acts of 1893.]

No city or town shall have or place on deposit at any time, in any bank or trust company, an amount exceeding sixty per cent. of the capital and surplus of such bank or trust company, unless such bank or trust company shall give to the city or town satisfactory security for such deposit in excess of said sixty per cent.

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| Cohasset " " | Cohasset, | 126 |
| Conway " " | Conway, | 129 |
| County " " | Chelsea, | 132 |
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| Danvers Savings Bank, | Danvers, | 138 |
| Dedham Institution for Savings, | Dedham, | 141 |
| East Boston Savings Bank, | Boston, | 145 |
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| CORPORATE NAME. | LOCATION. | PAGE |
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| East Weymouth Savings Bank, | East Weymouth, | 158 |
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| Everett " " | Everett, | 168 |
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| Fall River Savings Bank, | Fall River, | 173 |
| Fall River Five Cents Savings Bank, | Fall River, | 177 |
| Farmers' and Mechanics' Savings Bank, | South Framingham, | 180 |
| Fitchburg " " | Fitchburg, | 182 |
| Florence " " | Florence, | 185 |
| Foxborough " " | Foxborough, | 188 |
| Framingham " " | South Framingham, | 191 |
| Franklin " " | Boston, | 194 |
| Franklin Savings Institution, | Greenfield, | 198 |
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| Georgetown Savings Bank, | Georgetown, | 205 |
| Grafton " " | Grafton, | 208 |
| Granite " " | Rockport, | 210 |
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| Greenfield " " | Greenfield, | 216 |
| Hampden " " | Springfield, | 220 |
| Hampshire " " | Northampton, | 224 |
| Haverhill " " | Haverhill, | 228 |
| Haydenville " " | Haydenville, | 232 |
| Hingham Institution for Savings, | Hingham, | 235 |
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| Home " " | Boston, | 246 |
| Hoosac " " | North Adams, | 251 |
| Hopkinton " " | Hopkinton, | 253 |
| Hudson " " | Hudson, | 256 |
| Hyde Park " " | Hyde Park, | 259 |
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| Institution for Savings in Roxbury and Vicinity, | Boston, | 266 |
| Ipswich Savings Bank, | Ipswich, | 270 |
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| Lynn Institution for Savings, | Lynn, | 303 |
| Malden Savings Bank, | Malden, | 307 |
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| Marlborough " " | Marlborough, | 313 |
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| Mechanics' " " | Lowell, | 320 |
| Mechanics' " " | Reading, | 323 |
| Medford " " | Medford, | 325 |
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| Melrose " " | Melrose, | 332 |

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| Millbury " " | Millbury, | 350 |
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| Nantucket Institution for Savings, | Nantucket, | 362 |
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| New Bedford Five Cents Savings Bank, | New Bedford, | 70 |
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| Southbridge " " | Southbridge, | 484 |
| South Scituate " " | Norwell, | 488 |
| South Weymouth " " | South Weymouth, | 491 |
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| Springfield Institution for Savings, | Springfield, | 502 |
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| Westborough " | Westborough, | 572 |
| Westfield " | Westfield, | 575 |
| West Newton " | West Newton, | 578 |
| Weymouth " | Weymouth, | 581 |
| Whitinsville " | Whitinsville, | 584 |
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| Williamstown " | Williamstown, | 592 |
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| Worcester North Savings Institution, | Fitchburg, | 616 |
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| American Loan and Trust Company, | Boston, | 630 |
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| B. M. C. Durfee Safe Deposit and Trust Company, | Fall River, | 633 |
| Boston Safe Deposit and Trust Company, | Boston, | 634 |
| Cambridge Safe Deposit and Trust Company, | Cambridge, | 635 |
| Gloucester Safe Deposit and Trust Company, | Gloucester, | 636 |
| Haverhill Safe Deposit and Trust Company, | Haverhill, | 637 |
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| Lowell Trust Company, | Lowell, | 639 |
| Lynn Safe Deposit and Trust Company, | Lynn, | 640 |
| Massachusetts Hospital Life Insurance Company, | Boston, | 641 |
| Massachusetts Loan and Trust Company, | Boston, | 642 |
| Mattapan Deposit and Trust Company, | Boston, | 643 |
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| New Bedford Safe Deposit and Trust Company, | New Bedford, | 645 |
| New England Trust Company, | Boston, | 646 |
| Old Colony Trust Company, | Boston, | 647 |
| Plymouth County Safe Deposit and Trust Company, | Brockton, | 648 |
| Security Safe Deposit and Trust Company, | Lynn, | 649 |
| Springfield Safe Deposit and Trust Company, | Springfield, | 650 |
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EIGHTEENTH ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1893.

PART II.

CO-OPERATIVE BANKS, COLLATERAL LOAN COMPANIES,
MORTGAGE LOAN AND INVESTMENT COMPANIES.

BOSTON:
WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
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1894.

Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,]
COMMONWEALTH BUILDING, BOSTON, Feb. 26, 1894.

To the Honorable the Senate and House of Representatives in General Court assembled.

The Board of Commissioners of Savings Banks herewith presents Part II. of the eighteenth annual report of the Board, relating to co-operative banks, collateral loan companies and mortgage loan companies, placed by statute under its supervision, showing the condition of the following institutions at the close of business Oct. 31, 1893, viz. : —

| | |
|---|-----------------|
| 116 co-operative banks with assets of | \$17,085,921 93 |
| 2 collateral loan companies, with assets of | 429,452 65 |
| 2 mortgage loan companies, with assets of | 1,912,005 53 |
| | <hr/> |
| | \$19,427,380 11 |

CO-OPERATIVE BANKS.

Permission has been given during the year to organize the following banks, viz. : —

Middlesex Co-operative Bank of Lowell ; incorporated Nov. 2, 1892 ; commenced business Nov. 3, 1892.

Mount Washington Co-operative Bank of South Boston ; incorporated June 14, 1893 ; commenced business June 21, 1893.

The Palmer Co-operative Bank of Palmer has discontinued business, and distributed its assets, without loss, to the shareholders. We recommend that this corporation and the Frank-

lin Co-operative Bank, whose assets were finally distributed in 1892, be dissolved.

During the year seventeen banks have had shares mature. The number of months between the date of issue and the date of maturity in the several banks was as follows : —

| | | | | | | |
|-------------------|---|---|---|---|-------------|--------------|
| 1 bank, 1 series, | . | . | . | . | 143 months. | |
| 1 " 1 " | . | . | . | . | 132 " | |
| 1 " 1 " | . | . | . | . | 144 " | |
| 1 " 2 " | . | . | . | . | 139 " | each series. |
| 1 " 2 " | . | . | . | . | 136 " | each series. |
| 1 " { 2 " | . | . | . | . | 142 " | each series. |
| 1 " { 1 " | . | . | . | . | 140 " | |
| 1 " 2 " | . | . | . | . | 134 " | each series. |
| 1 " 1 " | . | . | . | . | 137 " | |
| 1 " { 1 " | . | . | . | . | 136 " | |
| 1 " { 1 " | . | . | . | . | 134 " | |
| 1 " 2 " | . | . | . | . | 139 " | each series. |
| 1 " 2 " | . | . | . | . | 138 " | each series. |
| 1 " 1 " | . | . | . | . | 137 " | |
| 1 " 2 " | . | . | . | . | 138 " | each series. |
| 1 " 2 " | . | . | . | . | 139 " | each series. |
| 1 " 2 " | . | . | . | . | 140 " | each series. |
| 1 " 1 " | . | . | . | . | 138 " | |
| 1 " 2 " | . | . | . | . | 134 " | each series. |

The foregoing table does not include series 3 and 4 of the Waltham Co-operative Bank, which were retired before maturity, and have been treated as retired shares in the tables of this report.

The average time of maturity, as shown by the foregoing table, is $137\frac{2}{3}$ + months.

During the year 1,027 shares have matured, the value of which is \$208,575.57, which is equivalent to \$203.09 per share. Of these 1,027 shares, 265 were pledged for real estate loans and 86 for share loans, leaving 676 unpledged or free shares. These shares were held by 289 members, 76 of whom were borrowers.

The number of real estate loans cancelled by the maturity

of shares was 50, amounting to \$51,850.00, an average of \$1,037.00 to each loan.

The number of share loans cancelled by the maturity of shares was 29, amounting to \$9,905.00, an average of \$341.55 to each loan.

The whole amount paid in on shares matured was \$138,848.00 and the profits credited to these shares were \$66,256.84.

The following table exhibits all shares matured during the year, and is a continuation of the table published in the report of 1892. The two tables together include all shares matured since 1888, the year when shares first reached maturity : —

Statement of Shares Matured since Last Report.

| NAME OF BANK. | Number of Shares. | Date of Issue. | Date of Maturity. | Amount paid in per share. | Maturity Value per share. | NUMBER OF SHARES MATURED. | | | Number of Holders. | Number of Borrowers. | REAL ESTATE LOANS CANCELLED BY MATURITY OF SHARES. | | SHARE LOANS CANCELLED BY MATURITY OF SHARES. | | Total Value of Shares Matured. |
|---------------------------------|-------------------|----------------|-------------------|---------------------------|---------------------------|---------------------------|--------------------------|------------|--------------------|----------------------|--|-------------|--|---------|--------------------------------|
| | | | | | | Pledged for R. R. Loans. | Pledged for Share Loans. | Unpledged. | | | Number. | Amount. | Number. | Amount. | |
| Cambridge Co-operative Bank, | 14 | Feb., 1881, | Dec., 1892, | \$143 | \$203 00 | 14 | - | 4 | 1 | - | 2 | \$2,800 00 | - | - | \$812 00 |
| Campello Co-operative Bank, | 6 | Oct., 1882, | Oct., 1893, | 132 | 206 73 | 7 | - | 14 | 2 | - | 1 | 1,400 00 | - | - | 2,894 22 |
| Equitable Co-operative Bank, | 8 | Oct., 1881, | Oct., 1893, | 144 | 206 83 | 7 | - | 7 | 1 | - | 1 | 1,400 00 | - | - | 1,444 31 |
| Fitchburg Co-operative Bank, | 8 | May, 1881, | Dec., 1892, | 139 | 200 79 | 13 | 2 | 47 | 14 | 6 | 2 | 2,600 00 | \$400 00 | - | 9,437 13 |
| Haverhill Co-operative Bank, | 9 | Nov., 1881, | June, 1893, | 139 | 201 13 | 18 | 6 | 52 | 13 | 6 | 3 | 3,600 00 | 770 00 | - | 10,458 76 |
| Holyoke Co-operative Bank, | 7 | Jan., 1882, | April, 1893, | 136 | 202 43 | 8 | 6 | 64 | 11 | 3 | 1 | 1,600 00 | 900 00 | - | 10,931 22 |
| Holyoke Co-operative Bank, | 8 | July, 1882, | Oct., 1893, | 136 | 202 60 | 14 | - | 32 | 7 | 3 | 3 | 2,800 00 | - | - | 6,483 20 |
| Holyoke Co-operative Bank, | 2 | Jan., 1881, | Oct., 1892, | 142 | 206 79 | 10 | 5 | 35 | 7 | 3 | 2 | 2,000 00 | 900 00 | - | 7,237 65 |
| Holyoke Co-operative Bank, | 3 | July, 1881, | April, 1893, | 1393, | 142 | 206 68 | - | 7 | 2 | - | 1 | - | - | - | 1,446 76 |
| Holyoke Co-operative Bank, | 4 | Nov., 1881, | June, 1893, | 140 | 202 66 | - | 5 | 10 | 15 | 3 | 1 | - | - | - | 3,038 40 |
| Holyoke Co-operative Bank, | 10 | March, 1882, | April, 1893, | 134 | 201 68 | 5 | - | 31 | 36 | 8 | 1 | 1,000 00 | 800 00 | - | 7,260 48 |
| Holyoke Co-operative Bank, | 11 | Sept., 1892, | Oct., 1893, | 134 | 200 42 | 11 | 8 | 12 | 31 | 14 | 5 | 2,100 00 | 900 00 | - | 6,213 02 |
| Mechanics' Co-operative Bank, | 6 | Jan., 1882, | June, 1893, | 137 | 200 28 | 9 | 2 | 87 | 98 | 38 | 4 | 3,800 00 | 150 00 | - | 19,627 44 |
| Mechanics' Co-operative Bank, | 2 | Feb., 1882, | May, 1893, | 136 | 206 17 | 15 | - | 87 | 82 | 11 | 1 | 3,000 00 | - | - | 16,905 94 |
| Mechanics' Co-operative Bank, | 2 | June, 1882, | July, 1893, | 134 | 201 53 | - | 4 | 63 | 67 | 13 | 1 | - | 800 00 | - | 13,502 51 |
| New Bedford Co-operative Bank, | 1 | Aug., 1881, | Feb., 1893, | 139 | 204 84 | 19 | 3 | 9 | 31 | 14 | 6 | 3,800 00 | 300 00 | - | 6,350 04 |
| Pioneer Co-operative Bank, | 2 | Feb., 1882, | Aug., 1893, | 139 | 203 37 | 11 | 9 | 36 | 56 | 27 | 6 | 2,200 00 | 1,310 00 | - | 11,388 72 |
| Pioneer Co-operative Bank, | 2 | Oct., 1881, | April, 1893, | 138 | 205 19 | 34 | - | 18 | 52 | 6 | 2 | 2,700 00 | - | - | 10,669 88 |
| Pioneer Co-operative Bank, | 5 | Dec., 1881, | Oct., 1893, | 138 | 205 01 | 14 | 3 | 8 | 25 | 7 | 3 | 2,700 00 | 500 00 | - | 5,125 25 |
| Security Co-operative Bank, | 5 | Dec., 1881, | Oct., 1893, | 137 | 204 05 | 4 | - | 6 | 10 | 6 | 1 | 1,800 00 | - | - | 2,040 50 |
| Somerville Co-operative Bank, | 5 | Oct., 1881, | March, 1893, | 138 | 202 34 | 5 | - | 10 | 4 | 1 | 1 | 1,000 00 | - | - | 2,023 40 |
| Somerville Co-operative Bank, | 5 | April, 1882, | Sept., 1893, | 138 | 202 68 | - | 20 | 55 | 75 | 15 | 2 | - | 925 00 | - | 16,201 00 |
| Troy Co-operative Bank, | 3 | April, 1881, | Oct., 1893, | 139 | 204 95 | - | 11 | 41 | 46 | 9 | 1 | 1,000 00 | - | - | 9,427 70 |
| Troy Co-operative Bank, | 3 | Oct., 1881, | April, 1893, | 139 | 204 98 | - | - | - | - | - | - | - | 900 00 | - | 2,244 88 |
| West Roxbury Co-operative Bank, | 1 | March, 1881, | Nov., 1893, | 140 | 202 96 | 10 | - | 10 | 18 | 5 | 1 | 1,700 00 | - | - | 2,029 60 |
| Worcester Co-operative Bank, | 5 | Sept., 1881, | May, 1893, | 140 | 203 26 | 8 | - | 10 | 1 | 1 | 1 | 1,500 00 | - | - | 3,653 68 |
| Worcester Co-operative Bank, | 5 | Oct., 1881, | April, 1893, | 138 | 204 10 | 6 | 3 | 68 | 76 | 33 | 4 | 2,900 00 | - | - | 16,511 60 |
| Workingmen's Co-operative Bank, | 4 | Dec., 1881, | Jan., 1893, | 134 | 200 40 | 15 | - | 15 | 3 | 3 | 3 | 2,800 00 | 350 00 | - | 3,006 00 |
| Workingmen's Co-operative Bank, | 5 | June, 1882, | July, 1893, | 134 | 200 48 | 11 | - | 11 | 11 | 3 | 3 | 2,200 00 | - | - | 2,203 23 |
| | | | | | | 265 | 86 | 676 | 1,027 | 299 | 76 | \$51,560 00 | \$9,905 00 | - | \$206,575 57 |

During the year the sum of \$5,036,997.53 has been paid into the banks as monthly dues, \$920,806.38 as interest and \$65,094.48 as premiums.

The number of shares withdrawn during the same time is 87,654. The members holding these shares have had returned to them \$2,257,337.86, representing the amount paid in, and \$272,258.90 in profits, less \$38,573.85 withdrawal profits, which were retained by the banks.

During the same period 1,504 shares have been forfeited, and members holding the same have received the amount paid in by them, \$27,474.00, and \$4,189.66 profits, less \$803.74 retained by the banks as forfeiture profits.

Shares to the number of 7,356 have been retired, and dues paid in on them to the amount of \$622,013.00 have been returned to the holders, with \$179,455.43 profits.

The aggregate of shares withdrawn, retired and forfeited illustrates how successfully the co-operative system works. It shows that 11,421 members, holding 96,514 shares, have received all the money paid in, amounting to \$2,906,824.86, and in addition \$455,903.99 in profits, a grand total of \$3,322,728.85; the banks retaining \$39,377.59.

The number of shares now in force is 427,598, an increase of 22,031 during the year. Of these about one-fourth, or 108,596, belonging to 13,501 borrowers, are pledged for loans, and 319,002, belonging to 43,847 non-borrowers, are free.

The total membership of the banks is 57,348.

In striking contrast to the recently defunct bond and endowment orders, and to those spurious concerns which boast the name of building and loan associations, or mutual assistance societies, and arrogate to themselves the attributes of the co-operative bank, which are a snare to the ignorant and a pitfall to the unwary, are the results attained by co-operative banks. These results should be brought clearly home to the large class of persons of small means, for whose assistance these corporations were established.

The person of small means who can save but a few dollars a month is assured by the foregoing figures that in the co-operative bank his money is safely kept; that it is placed on interest as soon as it is deposited; that if he finds it necessary to withdraw his money, he receives his own with interest, almost on

call. If through misfortune he fails to keep up his monthly payments, his money is not confiscated, but is placed to his credit until such time as he desires to withdraw it; and finally, if he is fortunate enough to be able to meet his monthly payments until his shares are retired or matured, he receives the full value of every share which he holds. No other system can show such beneficial results, or is so well calculated to meet the requirements of the man or woman of small means, and there can be no longer any reason why institutions of less merit than our own co-operative banks should receive the patronage of the people for whose protection and benefit these banks were established. However difficult it may be for the average man to understand the working of the co-operative bank system, there can now be no doubt of their efficiency as practical financial institutions or of their service in aiding citizens of the State to save their surplus earnings and to acquire homes.

A consolidated statement of the receipts and disbursements of the banks for the year ending Oct. 31, 1893, is shown in the following table:—

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1893.*

| RECEIPTS. | DISBURSEMENTS. |
|---|---|
| From dues capital, . . . \$5,036,997 53 From interest, . . . 920,806 38 From premiums, . . . 65,094 48 From fines, . . . 30,279 58 From transfer fees, . . . 385 00 From real estate loans repaid, 2,341,801 28 From share loans repaid, . . 573,872 15 From withdrawal profits, . . 38,573 85 From forfeiture profits, . . . 803 74 From forfeited shares, . . . 15,355 00 From sales of real estate by foreclosure, . . . 96,598 65 From bonds and notes sold, . 79,693 96 From expenses, . . . 855 17 From sundry sources, . . . 41,874 60 Cash on hand Oct. 31, 1892, . 684,786 84 | For real estate loans, . . . \$4,827,126 61 For share loans, . . . 791,817 09 For dues capital (withdrawn), 2,267,337 86 For dues capital (forfeited), . 27,474 00 For dues capital (retired), . . 622,018 00 For dues capital (matured), . 138,848 00 For profits capital (with- drawn), . . . 272,258 90 For profits capital (forfeited), 4,189 66 For profits capital (retired), . 179,455 43 For profits capital (matured), . 66,256 84 For temporary expenses, . . 81,397 33 For permanent expenses, . . 5,090 20 For forfeited shares, . . . 13,760 07 Loans foreclosed and expenses, 105,286 11 Bonds and notes purchased, . 133,665 00 Interest, etc., . . . 8,241 31 Sundry disbursements, . . . 41,823 15 Cash on hand Oct. 31, 1893,* . 351,836 75 |
| \$9,927,777 90 | \$9,927,777 90 |

* Of this amount \$199,047.34 is sold.

A comparison of the consolidated balance sheet on page 234 with the aggregate table of assets of 1892 shows an increase

in total assets during the year of \$2,465,646.20. The amount loaned on real estate mortgage has increased \$2,484,316.19, and the amount loaned on shares \$216,649.54, showing a total increase in the loan account of \$2,700,965.73. The amount of cash on hand is \$351,836.75, as against \$685,046.68 at the close of business in 1892.

The amount of real estate by foreclosure held by the banks at the close of business Oct. 31, 1893, was \$105,197.75, an increase of \$6,716.76 over the amount shown by the report for 1892. During the year the banks have foreclosed mortgages on real estate to the extent of \$105,286.11, and have received from sales of such property the sum of \$96,598.65, which is within \$8,687.46 of the amount taken by foreclosure. The returns do not disclose whether the same property taken by foreclosure during the year was sold, or whether it was partly that and partly property which had been taken previously. However that may be, the account of property taken and property sold is nearly even, and the increase of real estate by foreclosure is considerably smaller than has been reported for the last four years. Still the amount of real estate held by foreclosure is largely in excess of what it should be, and every effort should be made to reduce the amount so held within reasonable limits by careful selection and systematic inspection.

The selection of property upon which to make loans calls for the exercise of scrupulous care and good judgment. Many elements enter into the calculation. The personal habits and responsibility of the borrower are just as essential subjects of inquiry as the material prosperity of the community in which the property is situated, the character and ownership of surrounding property, the uses to which it may be put, its age, state of repair, and its value as determined by the local assessors for purposes of taxation. It is as important to know the moral hazard of the risk as its physical condition. The payments which are to be made on a co-operative bank mortgage from month to month being compulsory, the borrower's ability and disposition to keep up his payments is a legitimate subject of inquiry by the security committee. The value of real estate is always enhanced if it is owned by a prudent, industrious person, and it is to such persons that loans should be

made, for if the payments cease, the bank must sooner or later, in the majority of cases, take possession and dispose of the property.

If the banks are conservative in the valuation of real estate offered for loans and limit the amount loaned to a reasonable proportion of that valuation, it would seem to follow that hereafter the amount of real estate added each year by foreclosure must be materially reduced.

MORTGAGE LOAN COMPANIES.

The mortgage loan companies incorporated by this Commonwealth, and under the supervision of this Board, are

The National Mortgage and Debenture Company and
The Globe Investment Company, both of Boston.

The panic which prevailed during the latter part of the year has, as might have been expected, seriously affected the business of these companies; the collection of interest on, and the principal of, loans due has been delayed; sales of land have ceased, and realization of securities generally has been almost impossible.

The National Mortgage and Debenture Company is virtually liquidating its affairs; this must necessarily require considerable time, but the officers hope by judicious and prudent management to eventually pay its bonds in full, and return to the holders of the stock a portion of their investment.

The Globe Investment Company has continued to pay the interest on its debenture bonds, as also upon its guaranteed loans. The officers of the company, acting in their individual capacity, have been engaged in the negotiation of securities which the company could not legally manage, and the profits derived from such business have been paid over to the company and been used to pay its expenses, thus preventing what would otherwise have been a draft upon its assets.

They have recently entered upon negotiations which they hope will enable them not only to continue payments of interest as it becomes due, but also to provide for such guaranteed loans as it may have to pay at the expiration of its guaranty.

Following the practice of others engaged in a similar line of business this company some time since joined in the organization of an auxiliary company under the laws of Nebraska, bearing the same name as the Massachusetts company, and has transferred thereto some portion of its business. The Board has notified the company here that before the time arrives for making its next annual return the affairs of the two companies must be entirely separated, and the business of the Massachusetts company be in no manner involved with that of any other company.

COLLATERAL LOAN COMPANIES.

The Collateral Loan Company of Boston, incorporated in 1859, and the Workingmen's Loan Association of Boston, incorporated in 1888, are the only companies chartered by the Commonwealth which are doing business of loaning money upon pledge or mortgage of personal security.

One charter was granted at the last session of the Legislature incorporating the Fall River Collateral Loan Association of Fall River, which was approved June 6, 1893, but up to the date of this report the Association had not commenced business.

The business of the Collateral Loan Company is one of considerable detail, yet the excellent system in vogue with this company enables it to produce on the instant the article pledged as collateral for the loan, and rarely, if ever, has any article been lost. Besides paying all its expenses and paying dividends of 8 per cent. on its capital stock, this company has added \$10,000 to its surplus fund during the year.

An examination of the Workingmen's Loan Association statement shows a similar degree of successful management.

The value of these companies to the workingman and those of limited means is shown by the extent to which they make use of them. On Oct. 31, 1893, loans by these two companies to the amount of \$396,050.57 were outstanding; an increase of \$68,360.99 over the aggregate for 1892.

The required annual examination of both these companies has been made, as usual, by a competent expert, under the selection of the Board, and his reports in detail are on file in this office.

A balance sheet showing the condition of these companies, at the close of business Oct. 31, 1893, will be found at the end of this volume.

FOREIGN COMPANIES.

At the date of this report but three companies were doing business in this State under the authority of chapter 310 of the Acts of 1890 : —

The American Building, Loan and Investment Society of Chicago, Ill. ;*

The Minnesota Saving Fund and Investment Company, of Minneapolis ; and

The Security Savings and Loan Association of Minneapolis.

No new association has been admitted during the year, and but one formal application has been made, which is still pending before the Board.

The total amount deposited in these associations by shareholders in this Commonwealth is \$653,632.40, distributed as follows, viz. : —

| | |
|--|--------------|
| American Building, Loan and Investment Society of Chicago, | \$193,858 60 |
| Minnesota Saving Fund and Investment Company of Minneapolis, | 172,925 13 |
| Security Savings and Loan Association of Minneapolis, | 286,848 66 |

There is on deposit with the Treasurer and Receiver-General of the Commonwealth, in trust for the shareholders in Massachusetts, the following sums : —

| | |
|--|-------------|
| American Building, Loan and Investment Society of Chicago, | \$54,078 79 |
| Minnesota Saving Fund and Investment Company of Minneapolis, | 50,938 77 |
| Security Savings and Loan Association of Minneapolis, | 68,027 30 |

| | |
|---|--------------|
| Making a total fund in trust of | \$173,044 86 |
|---|--------------|

This statement shows an increase in deposits of \$99,495.86, and in the amount of the trust fund deposited with the State Treasurer, for the security of Massachusetts shareholders, of \$14,919.38.

* The license of this society was revoked Dec. 21, 1893. A receiver was appointed in Illinois Dec. —, 1893.

FORM OF LICENSE.

To whom it may concern.

By virtue of the authority given to the Board of Commissioners of Savings Banks by the provisions of chapter 310 of the Acts of the Legislature of the Commonwealth of Massachusetts for 1890, approved May 21, the . . . having deposited with the Treasurer and Receiver-General of this Commonwealth the requisite amount required by said chapter 310, is hereby authorized to transact business in said Commonwealth till the authority hereby granted is suspended or revoked, in the manner set forth by its charter and by-laws at the date of its application, and submitted with said application, subject to the following conditions and restrictions : —

CONDITIONS AND RESTRICTIONS.

1. A sworn statement of condition or balance sheet of the assets and liabilities of said company as per books, on the last day of each month, shall be made to this Board of Commissioners within fifteen days after the expiration of each month, in such form as shall be satisfactory to said Board of Commissioners.

2. A sworn statement in detail, giving amount transacted by each agent, agency, local board, etc , shall be made to said Board within ten days after the expiration of each month, showing the aggregate amount of business transacted in this Commonwealth for the month previous.

3. A certified copy of the certificate received annually from the bank examiner, and certified copies of all returns made to the State authorities, must be made to this Board.

4. The required fifteen per centum of all business transacted in said Commonwealth, to be deposited with the Treasurer and Receiver-General of this Commonwealth, shall be so deposited on or before the twentieth day of each month for the business transacted in the month previous, under the special penalty of revocation of this license.

5. The provisions of said chapter 310 not requiring annual examinations by this Board, the impropriety of said association publishing or advertising that they are under the supervision of the Board of Commissioners of Savings Banks is apparent, and is hereby prohibited.

6. This license or authority for transacting business in this Commonwealth shall be published in full and furnished to each and every person transacting business therewith, and may be revoked without notice.

The American Building Loan and Investment Society of Chicago was admitted to do business in this State July 26, 1890, under authority conferred on this Board by virtue of chapter 310 of the Acts of the year 1890, and on the 21st of December, 1893, was enjoined from doing further business and its license revoked. During the three years and a half of its career in this State the Board found it necessary to insist on a change of officers once, and from time to time to insist on an equitable performance of its duties towards its shareholders in Massachusetts. The many inquiries addressed to this Board by shareholders and by persons in behalf of shareholders indicated an uneasiness on their part which convinced the Board that the society did not have the entire confidence of its patrons in this State, and accordingly an examination was instituted which led finally to the revocation of its license. The following letter, addressed to the society Dec. 21, 1893, gives in form the reasons for enjoining the society from doing further business in this State :—

To the American Building Loan and Investment Society of Chicago, Ill.

By virtue of the authority given to this Board by the provisions of chapter 310 of the Acts of the Legislature of the Commonwealth of Massachusetts for the year 1890, you were admitted to do business in this Commonwealth under license of this Board dated July 26, 1890.

By the second clause of the conditions and restrictions contained in the aforesaid license you were required to make to this Board a sworn statement in detail of the amount of business transacted by each agent, agency, local board, etc., within ten days after the expiration of each month, showing the aggregate amount of business transacted in this Commonwealth for the month previous, and by the fourth clause to deposit with the Treasurer and Receiver-General of the Commonwealth fifteen per cent. of all business transacted in said Commonwealth on or before the twentieth day of each month for business transacted in the month previous.

Repeated violations of said second clause led the Commissioners to notify you on the 31st of August last that you were violating your license, and that they should expect prompt returns in the future. The neglect and delay of your company has continued to the present time, and we have not yet received returns for business done in October and November of this year, nor have we been notified that the amount required by clause four has been deposited with the Treasurer and Receiver-General of the Commonwealth.

Clause five of the conditions and restrictions prohibit you from publishing or advertising that you are under the supervision of the Board of Savings Bank Commissioners of Massachusetts; yet, in direct violation of this clause, a circular has been recently issued by your society, a copy of which is in our hands, stating the fact of such supervision and publishing the entire report of an examination made on behalf of this Board by Mr. F. W. Holbrook.

The evident uneasiness of shareholders in this State, as evidenced by repeated and pointed inquiries addressed to this Board concerning the responsibility of your society, led the commissioners to cause an examination to be made of its affairs by Mr. F. W. Holbrook of Chicago, and instructions were accordingly issued to him in the spring of this year. His report was received in the fall, but we were unable to satisfy ourselves of the liability of the society on its issues of certificates of stock, and on the 19th and 20th of October requested answers to interrogatories which would bring out the information which we required. Answers to these interrogatories have not yet been received, nor has any adequate reason been advanced to justify the delay.

In the meantime certain investments made by the society were brought to our attention, and on investigation it appeared that the funds of the society were being invested recklessly and in a manner which rendered the further continuance of the society to do business in this Commonwealth hazardous to the public.

By reason of these violations of the aforesaid license and the neglect to furnish proper information to enable a determination to be made of your standing and ability to meet your liabilities, as well as the apparently reckless manner in which the funds of the society have been invested, as evidenced by at least one instance in our own State, it was unanimously voted on the twenty-first day of December, 1893, that the license of the American Building Loan and Investment Society be revoked, and that the chairman be authorized to notify said society and its agents in Massachusetts of the action of the Board. In accordance with the aforesaid vote of the Board and the terms of said license, and by virtue of the authority given to this Board by chapter 403 of the Acts of the Legislature of Massachusetts of 1891, the license of the American Building Loan and Investment Society of Chicago is hereby revoked, and said society is enjoined from transacting further business in this Commonwealth.

(Signed) WILLIAM D. T. TREFRY, *Chairman.*

Immediately upon the revocation of its license by this Board came the announcement that the Auditor of the State of

Illinois had made charges against the society that its capital was impaired to the extent of \$225,000, and that its officers had criminally misappropriated its funds. The facts were reported to the Attorney-General of the State of Illinois for proceedings against the society; but before action was taken the officers were given sixty days in which to make good the deficiency and place the society in a solvent condition. Instead of doing this, they took advantage of the delay and applied to the District Court of the United States for a receiver for Illinois, Minnesota and Massachusetts. The application was granted and one Erastus P. Marsh was appointed.

This appointment, being in the interest of the officers of the society, was not satisfactory to the auditor, and application was made to the court for its revocation, and the appointment of a receiver or receivers in the interest of the shareholders. Upon this application Mr. W. K. Sullivan was appointed receiver in the United States Court, and Richard D. Walsh, receiver in the State Court. The United States Court still retains jurisdiction of the case, but permits the attorney-general to direct the receivership. The Board recommends shareholders in this State to take concerted action to secure, if possible, the appointment of a receiver in their own interest, who shall distribute the fund now held in trust by the Treasurer and Receiver-General for their benefit, which amounts to \$54,480.72.

CONCLUSION.

The recommendations for legislation contained in the report of the Board for 1892, having been passed by the House of 1893, were by the Senate referred to the Legislature of 1894. The Board desires to renew these recommendations, and to ask for them the favorable consideration of the present Legislature.

The results attained by the co-operative banks of this State are full of interest and of the utmost importance to the public. They show that the system is eminently practical. Many, from inability to understand the working of the co-operative bank, have held aloof from it. Since the first maturity of shares, in 1888, which was the crowning argument in favor of the advantage and practical working of these banks, the system has been acknowledged to be a wise and beneficent one and founded on principles of sound finance.

The law was enacted after the most thorough examination and discussion before the Legislature, and is the outcome of a century of experience in the practical working of similar corporations elsewhere. It is universally acknowledged to be the fairest and most equitable system of co-operative banking of any State in the Union.

There have been but few changes required, and those in matters which looked to the improvement of the law. The great foundation principles have remained untouched, and it is probable that no change will ever be needed in them. But in a few particulars amendments may be made to free the law from ambiguity and inconsistency, and to remove some burdens which are now necessarily imposed on shareholders. Of this character are the amendments recommended by the Board in its report for 1892.

It seems desirable that the law should be amended so as to allow the banks to take subsequent mortgages on real estate where they already hold all prior liens ;

That the law of fines should be so amended as to prevent the accumulation of such penalties at the rate of 24 per cent. per annum, and to remove inconsistencies and ambiguities therefrom ; and

That when a borrower purchases money for the purpose of reducing the premium on an existing loan, the transaction may be treated as an agreement for the reduction of interest, and evidenced by a writing to that effect, signed by the parties thereto.

The reasons for these changes were explained at length in the last report of this Board, and it is unnecessary to amplify them at the present time.

In the following pages will be found a balance sheet of the condition of each institution required to be included in this part of the report, together with the laws relating to co-operative banks and mortgage loan and investment companies, corrected to date.

WILLIAM D. T. TREFRY,
STARKES WHITON,
SAMUEL O. LAMB,

Board of Commissioners of Savings Banks.

ABSTRACT OF ANNUAL REPORTS
OF THE
CO-OPERATIVE BANKS,
SHOWING THEIR
CONDITION AT CLOSE OF BUSINESS
OCTOBER 31, 1893.

**MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 159 OF THE
ACTS OF 1889.**

ACUSHNET CO-OPERATIVE BANK—NEW BEDFORD.

Incorporated Nov. 15, 1889. Commenced business Nov. 16, 1889.

Capital to be accumulated, \$1,000,000.

RUFUS A. SOULE, *President*.

CHAS. R. PRIOR, *Secretary*.

GIDEON B. WRIGHT, *Treasurer*.

Names of security committee:

LOT B. BATES,

JASPER W. BRALBY,

OLIVER P. BRIGHTMAN.

Regular meetings the fourth Saturday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . | \$72,150 00 | Dues capital, . . . | \$77,414 00 |
| Loans on shares, . . . | 7,320 00 | Profits capital (all series), . | 7,790 87 |
| Permanent expense account, . . | 50 00 | Surplus, . . . | 349 75 |
| Suspense account, . . . | 5 00 | Guaranty fund, . . . | 160 76 |
| Unpaid interest, . . . | 346 58 | Forfeited share account, . . | 19 78 |
| Unpaid fines, . . . | 83 56 | Personal accounts, . . | 574 80 |
| Unpaid dues, . . . | 1,521 00 | | |
| Cash in hands of treasurer, . | 4,833 82 | | |
| | \$86,309 96 | | \$86,309 96 |

| | |
|--|-------------|
| Number of shares issued during the year, | 861 |
| Number of shares now in force, | 2,723 |
| Number of shares now borrowed upon, | 739 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 512 |
| Number of shares forfeited during the year, | 2 |
| Amount of dues received during the year, | \$32,236 00 |
| Highest premium received during the year, | 52 |
| Lowest premium received during the year, | 01 |
| Number of members withdrawn during the year, | 71 |
| Present number of members, | 383 |

| | |
|--|------------|
| Present number of borrowers, | 90 |
| Present number of non-borrowers, | 293 |
| Number of loans secured by first mortgage of real estate, | 56 |
| Number of loans on shares, | 34 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 20 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 568 64 |
| Amount of profits credited to shares during the year, | 4,265 37 |
| Date of examination by commissioner: September 1. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Nov., 1889, . | 1 | \$54 39 | 654 | \$35,571 06 | Dues capital, as per general ledger, | \$77,414 00 |
| May, 1890, . | 2 | 46 83 | 323 | 15,126 09 | Profits capital, as per gen- eral ledger, | 7,790 87 |
| Nov., 1890, . | 3 | 39 51 | 174 | 6,874 74 | | |
| May, 1891, . | 4 | 32 42 | 196 | 6,354 82 | | |
| Nov., 1891, . | 5 | 25 54 | 375 | 9,577 50 | | |
| May, 1892, . | 6 | 18 86 | 230 | 4,337 80 | | |
| Nov., 1892, . | 7 | 12 39 | 394 | 4,881 66 | | |
| May, 1893, . | 8 | 6 10 | 377 | 2,299 70 | | |
| Dues paid in advance, | | | | 182 00 | | |
| Total, | | | | \$85,204 87 | Total, | \$85,204 87 |

ALLSTON CO-OPERATIVE BANK — (WARD 25), BOSTON.

Incorporated April 8, 1887. Commenced business April 9, 1887.

Capital to be accumulated, \$1,000,000.

HOMER ROGERS, *President.*

GEORGE F. TAFT, *Secretary.*

GEORGE F. TAFT, *Treasurer.*

Names of security committee:

JAMES I. WINGATE,

FREELON MORRIS,

S. W. BROWN, Jr.

Regular meetings the second Saturday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . | \$246,100 00 | Dues capital, | \$246,464 00 |
| Loans on shares, | 20,415 00 | Profits capital (all series), . | 29,128 01 |
| Permanent expense account, . | 873 44 | Interest, | 5,207 67 |
| Temporary expense account, . | 607 25 | Premiums, | 361 85 |
| Real estate by foreclosure, . | 3,722 51 | Fines, | 190 22 |
| Unpaid interest, | 480 30 | Transfer fees, | 3 50 |
| Unpaid premiums, | 35 50 | Surplus, | 230 32 |
| Unpaid fines, | 80 68 | Guaranty fund, | 1,175 87 |
| Cash in hands of treasurer, . | 11,999 31 | Forfeited share account, . | 1,319 11 |
| | | Withdrawal profits, . . | 233 44 |
| | \$284,313 99 | | \$284,313 99 |

| | |
|--|-------------|
| Number of shares issued during the year, | 2,036 |
| Number of shares now in force, | 7,544 |
| Number of shares now borrowed upon, | 1,777 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,143 |
| Number of shares forfeited during the year, | 117 |
| Number of shares retired during the year, | 96 |
| Amount of dues received during the year, | \$87,856 00 |
| Highest premium received during the year, | 2 15 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 129 |
| Present number of members, | 723 |
| Present number of borrowers, | 132 |
| Present number of non-borrowers, | 591 |
| Number of loans secured by first mortgage of real estate, | 107 |
| Number of loans on shares, | 50 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 2,109 25 |
| Amount of profits credited to shares during the year, | 14,614 94 |
| Date of examination by commissioner: May 25. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| April, 1887, . | 1 | \$96 30 | 226 | \$21,763 80 | Dues capital, as per general ledger, | \$246,464 00 |
| July, 1887, . | 2 | 91 35 | 66 | 6,062 10 | Profits capital, as per gen- eral ledger, | 29,128 01 |
| Jan., 1888, . | 3 | 83 13 | 285 | 23,692 05 | Unpaid dues, | 2,109 00 |
| July, 1888, . | 4 | 74 73 | 348 | 25,006 04 | | |
| Jan., 1889, . | 5 | 66 58 | 830 | 55,261 40 | | |
| July, 1889, . | 6 | 58 67 | 403 | 23,644 01 | | |
| Jan., 1890, . | 7 | 51 06 | 333 | 17,002 98 | | |
| July, 1890, . | 8 | 43 70 | 253 | 11,056 10 | | |
| Jan., 1891, . | 9 | 36 55 | 689 | 25,182 95 | | |
| July, 1891, . | 10 | 29 02 | 860 | 25,473 20 | | |
| Jan., 1892, . | 11 | 22 92 | 811 | 18,588 12 | | |
| July, 1892, . | 12 | 16 41 | 620 | 10,174 20 | | |
| Jan., 1893, . | 13 | 10 11 | 1,030 | 10,413 30 | | |
| July, 1893, . | 14 | 4 00 | 790 | 3,160 00 | | |
| Suspense interest, | | | | 1 76 | | |
| Dues paid in advance, | | | | 219 00 | | |
| Total, | | | | \$277,701 01 | Total, | \$277,701 01 |

AMESBURY CO-OPERATIVE BANK — AMESBURY.

Incorporated April 10, 1886. Commenced business May 1, 1886.

Capital to be accumulated, \$1,000,000.

W. W. HAWKES, *President.*

PORTER SARGENT, *Secretary.*

PORTER SARGENT, *Treasurer.*

Names of security committee:

W. W. HAWKES,

JOHN CURRIER,

R. E. BRIGGS,

GEO. F. PIKE,

JOHN J. PREVAUX.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$74,754 60 | Dues capital, . . . | \$71,534 00 |
| Loans on shares, . . . | 5,775 00 | Profits capital (all series), . . | 11,700 92 |
| Unpaid interest, . . . | 830 14 | Surplus, . . . | 1,936 24 |
| Unpaid premiums, . . . | 136 60 | Guaranty fund, . . . | 903 87 |
| Cash in hands of treasurer, . | 4,512 48 | Forfeited share account, . | 33 79 |
| | <u>\$86,008 82</u> | | <u>\$86,008 82</u> |

| | | |
|--|-------|----------|
| Number of shares issued during the year, | 416 | |
| Number of shares now in force, | 1,694 | |
| Number of shares now borrowed upon, | 575 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 419 | |
| Number of shares forfeited during the year, | 13 | |
| Amount of dues received during the year, | | \$20,456 |
| Highest premium received during the year, | | 10 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 67 | |
| Present number of members, | 268 | |

| | | |
|--|-----|------------|
| Present number of borrowers, | 66 | |
| Present number of non-borrowers, | 202 | |
| Number of loans secured by first mortgage of real estate, | 52 | |
| Number of loans on shares, | 14 | |
| Largest loan to any one member, | | \$4,000 00 |
| Smallest loan to any one member, | | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 829 38 |
| Amount of profits credited to shares during the year, | | 4,404 19 |
| Date of examination by commissioner: July 11. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| May, 1886, . | 1 | \$113 24 | 60 | \$6,794 40 | Dues capital, as per general ledger, | \$71,534 00 |
| Nov., 1886, . | 2 | 104 08 | 27 | 2,849 11 | Profits capital, as per gen- eral ledger, | 11,700 92 |
| May, 1887, . | 3 | 95 09 | 101 | 9,604 09 | Unpaid dues, | 1,241 00 |
| Nov., 1887, . | 4 | 86 41 | 160 | 13,825 60 | | |
| May, 1888, . | 5 | 77 98 | 151 | 11,774 98 | | |
| Nov., 1888, . | 6 | 69 80 | 108 | 7,189 40 | | |
| May, 1889, . | 7 | 61 85 | 117 | 7,236 45 | | |
| Nov., 1889, . | 8 | 54 14 | 86 | 1,949 04 | | |
| May, 1890, . | 9 | 46 65 | 123 | 5,737 95 | | |
| Nov., 1890, . | 10 | 39 38 | 142 | 5,601 96 | | |
| May, 1891, . | 11 | 32 32 | 90 | 2,908 80 | | |
| Nov., 1891, . | 12 | 25 47 | 83 | 2,114 01 | | |
| May, 1892, . | 13 | 18 82 | 143 | 2,601 26 | | |
| Nov., 1892, . | 14 | 12 36 | 165 | 2,039 40 | | |
| May, 1893, . | 15 | 6 09 | 183 | 1,114 47 | | |
| Dues paid in advance, | | | | 55 00 | | |
| Total, | | | | \$84,475 92 | Total, | \$84,475 92 |

ARLINGTON CO-OPERATIVE BANK — ARLINGTON.

Incorporated Oct. 30, 1889. Commenced business Nov. 14, 1889.

Capital to be accumulated, \$1,000,000.

GEO. D. MOORE, *President.*

R. WALTER HILLIARD, *Secretary.*

WARREN A. PEIRCE, *Treasurer.*

Names of security committee :

GEO. D. MOORE,

O. B. MARSTON,

L. C. TYLER.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$57,700 00 | Dues capital, . . . | \$56,330 00 |
| Loans on shares, . . . | 3,822 00 | Profits capital (all series), . | 5,666 87 |
| Permanent expense account, . | 112 49 | Surplus, . . . | 132 34 |
| Unpaid interest, . . . | 4 25 | Guaranty fund, . . . | 67 67 |
| Unpaid premiums, . . . | 35 | Forfeited share account, . | 5 80 |
| Unpaid fines, . . . | 14 53 | | |
| Cash in hands of treasurer, . | 549 16 | | |
| | \$62,202 78 | | \$62,202 78 |

Number of shares issued during the year, 691
 Number of shares now in force, 2,168
 Number of shares now borrowed upon, 470
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 359
 Number of shares forfeited during the year, 5
 Amount of dues received during the year, \$25,498 00
 Highest per centum of interest received during the year : 7½.
 Lowest per centum of interest received during the year : 6.
 Number of members withdrawn during the year, 59
 Present number of members, 246

| | | |
|--|-----|------------|
| Present number of borrowers, | 54 | |
| Present number of non-borrowers, | 192 | |
| Number of loans secured by first mortgage of real estate, | 34 | |
| Number of loans on shares, | 25 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 372 34 |
| Amount of profits credited to shares during the year, | | 3,298 60 |
| Date of examination by commissioner: June 9. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-----------------------------------|
| Nov., 1889, | 1 | \$54 57 | 357 | \$19,481 49 | Dues capital, as per general ledger, Profits capital, as per gen- eral ledger, Unpaid dues, | \$56,330 00 5,666 97 402 00 |
| May, 1890, | 2 | 47 02 | 817 | 14,906 34 | | |
| Nov., 1890, | 3 | 80 68 | 170 | 6,745 60 | | |
| May, 1891, | 4 | 32 56 | 98 | 3,028 08 | | |
| Nov., 1891, | 5 | 25 64 | 250 | 6,410 00 | | |
| May, 1892, | 6 | 18 93 | 330 | 6,246 90 | | |
| Nov., 1892, | 7 | 12 42 | 255 | 3,187 10 | | |
| May, 1893, | 8 | 6 11 | 386 | 2,358 46 | | |
| Dues paid in advance, | | | | 56 00 | | |
| Total, | | | | \$62,398 97 | Total, | \$62,398 97 |

ATHOL CO-OPERATIVE BANK—ATHOL.

Incorporated July 1, 1889. Commenced business July 15, 1889.

Capital to be accumulated, \$1,000,000.

GEORGE D. BATES, *President*.

C. F. RICHARDSON, *Secretary*.

C. F. RICHARDSON, *Treasurer*.

Names of security committee :

LEROY C. PARMENTER,

LEVI B. FAY,

ARTHUR F. TYLER.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . | \$45,200 00 | Dues capital, | \$42,223 00 |
| Loans on shares, | 1,807 00 | Profits capital (all series), . | 4,660 49 |
| Permanent expense account, | 60 00 | Surplus, | 801 67 |
| Unpaid interest, | 190 89 | Guaranty fund, | 66 50 |
| Unpaid premiums, | 10 05 | Forfeited share account, . | 4 48 |
| Unpaid fines, | 33 77 | Outstanding bills, temporary | |
| Cash in hands of treasurer, . | 31 18 | expense account, | 76 75 |
| | <u>\$47,332 89</u> | | <u>\$47,332 89</u> |

Number of shares issued during the year, 585
 Number of shares now in force, 1,482
 Number of shares now borrowed upon, 329
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 357
 Number of shares forfeited during the year, 2
 Amount of dues received during the year, \$17,674 00
 Highest per centum of interest received during the year: $6\frac{2}{15}$.
 Lowest per centum of interest received during the year: 6.
 Number of members withdrawn during the year, 41
 Present number of members, 220

| | | |
|--|-----|------------|
| Present number of borrowers, | 49 | |
| Present number of non-borrowers, | 171 | |
| Number of loans secured by first mortgage of real estate, | 52 | |
| Number of loans on shares, | 10 | |
| Largest loan to any one member, | | \$3,600 00 |
| Smallest loan to any one member, | | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 149 27 |
| Amount of profits credited to shares during the year, | | 2,995 09 |
| Date of examination by commissioner: March 27. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|-------------|
| July, 1889, | 1 | \$59 50 | 394 | \$23,443 00 | Dues capital, as per general | |
| Jan., 1890, | 2 | 51 78 | 82 | 4,245 96 | ledger, | \$42,323 00 |
| July, 1890, | 3 | 44 33 | 58 | 2,571 14 | Profits capital, as per gen- | |
| Jan., 1891, | 4 | 37 09 | 166 | 6,119 85 | eral ledger, | 4,650 49 |
| July, 1891, | 5 | 30 07 | 53 | 1,593 71 | Unpaid dues, | 870 00 |
| Jan., 1892, | 6 | 23 27 | 118 | 2,748 86 | | |
| July, 1892, | 7 | 16 63 | 170 | 2,835 60 | | |
| Jan., 1893, | 8 | 10 27 | 301 | 3,091 27 | | |
| May, 1893, | 9 | 6 10 | 141 | 860 10 | | |
| Dues paid in advance, | | | | 47 00 | | |
| Total, | | | | \$47,553 49 | Total, | \$47,553 49 |

ATLANTIC CO-OPERATIVE BANK — LAWRENCE.

Incorporated March 26, 1891. Commenced business April 30, 1891.

Capital to be accumulated, \$500,000.

THOMAS BEVINGTON, *President.*

F. A. SHERMAN, *Secretary.*

W. D. CURRIER, *Treasurer.*

Names of security committee:

THOMAS BEVINGTON,

JOHN HAIGH,

ROBERT T. TODD,

SETH F. DAWSON,

JOHN O. BATTERSHILL.

Regular meetings the last Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . | \$23,800 00 | Dues capital, | \$26,278 00 |
| Loans on shares, | 2,950 00 | Profits capital (all series), . | 1,624 46 |
| Permanent expense account, . | 204 00 | Interest, | 154 25 |
| Unpaid interest, | 15 75 | Premiums, | 16 10 |
| Unpaid premiums, | 1 66 | Fines, | 13 34 |
| Unpaid fines, | 7 07 | Transfer fees, | 25 |
| Cash in hands of treasurer, . | 1,297 59 | Surplus, | 158 29 |
| | | Guaranty fund, | 22 74 |
| | | Forfeited share account, . | 3 30 |
| | | Withdrawal profits, . . . | 5 34 |
| | \$28,276 07 | | \$28,276 07 |

Number of shares issued during the year, 685

Number of shares now in force, 1,392

Number of shares now borrowed upon, 292

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 406

Number of shares forfeited during the year, 15

Amount of dues received during the year, \$16,363 00

Highest per centum of interest received during the year: 6 $\frac{2}{10}$.

Lowest per centum of interest received during the year: 6.

Number of members withdrawn during the year, 78

Present number of members, 186

Present number of borrowers, 31

Present number of non-borrowers, 155

Number of loans secured by first mortgage of real estate, 18

Number of loans on shares, 13

Largest loan to any one member, \$4,000 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1893, . 149 00

Amount of profits credited to shares during the year, 1,248 95

Date of examination by commissioner: June 9.

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|-------------|
| April, 1891, . | 1 | \$33 45 | 408 | \$13,647 60 | Dues capital, as per general | |
| July, 1891, . | 2 | 30 00 | 41 | 1,230 00 | ledger, | \$26,275 00 |
| Oct., 1891, . | 3 | 26 59 | 113 | 3,004 67 | Profits capital, as per gen- | |
| Jan., 1892, . | 4 | 23 23 | 60 | 1,393 80 | eral ledger, | 1,624 46 |
| April, 1892, . | 5 | 19 91 | 201 | 4,001 91 | Unpaid dues, | 235 00 |
| July, 1892, . | 6 | 16 64 | 23 | 382 72 | Suspense profits, | 02 |
| Oct., 1892, . | 7 | 13 41 | 65 | 871 65 | | |
| Jan., 1893, . | 8 | 10 23 | 166 | 1,698 18 | | |
| April, 1893, . | 9 | 7 11 | 230 | 1,636 30 | | |
| July, 1893, . | 10 | 4 03 | 55 | 221 65 | | |
| Oct., 1893, . | 11 | 1 00 | 30 | 30 00 | | |
| Dues paid in advance, | | | | 20 00 | | |
| Total, | | | | \$28,137 48 | Total, | \$28,137 48 |

ATTLEBOROUGH CO-OPERATIVE BANK — ATTLEBOROUGH.

Incorporated July 18, 1892. Commenced business Aug. 17, 1892.

Capital to be accumulated, \$500,000.

W. L. ELLIOT, President.

FRANK W. CARPENTER, Secretary.

FRANK W. CARPENTER, Treasurer.

Names of security committee :

F. L. TORREY,

A. N. BROWNELL,

M. F. ASHLEY.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|-------------------|-----------------------------------|-------------------|
| Loans on real estate, . . | \$3,000 00 | Dues capital, | \$3,731 00 |
| Loans on shares, | 665 00 | Profits capital (all series), . . | 71 82 |
| Permanent expense account, . . | 214 83 | Interest, | 53 09 |
| Unpaid interest, | 25 | Premiums, | 2 78 |
| Unpaid fines, | 20 52 | Fines, | 3 24 |
| Cash in hands of treasurer, . . | 6 61 | Surplus, | 13 48 |
| | | Guaranty fund, | 2 00 |
| | | Withdrawal profits, | 60 |
| | | Forfeiture profits, | 4 20 |
| | | Salaries, | 25 00 |
| | \$3,907 21 | | \$3,907 21 |

| | |
|--|-----|
| Number of shares issued during the year, | 95 |
| Number of shares now in force, | 317 |
| Number of shares now borrowed upon, | 78 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 144 |
| Number of shares forfeited during the year, | 10 |

| | |
|--|------------|
| Amount of dues received during the year, | \$3,616 00 |
| Highest per centum of interest received during the year: $7\frac{3}{10}$. | |
| Lowest per centum of interest received during the year: 6. | |
| Number of members withdrawn during the year, | 24 |
| Present number of members, | 67 |
| Present number of borrowers, | 11 |
| Present number of non-borrowers, | 56 |
| Number of loans secured by first mortgage of real estate, | 3 |
| Number of loans on shares, | 8 |
| Largest loan to any one member, | 1,250 00 |
| Smallest loan to any one member, | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | 64 25 |
| Amount of profits credited to shares during the year, | 82 89 |
| Date of examination by commissioner: June 8. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-------------------|---------|---------------------|---------------------|-----------------|--|------------|
| Aug., 1892, . | 1 | \$15 27 | 252 | \$3,848 04 | Dues capital, as per general ledger, | \$3,731 00 |
| Feb., 1893, . | 2 | 9 09 | 43 | 381 78 | Profits capital, as per gen- eral ledger, | 71 82 |
| Aug., 1893, . | 3 | 3 00 | 23 | 69 00 | Unpaid dues, | 496 00 |
| Total, | | | | \$4,298 82 | Total, | \$4,298 82 |

BALDWINVILLE CO-OPERATIVE BANK — BALDWINVILLE.

Incorporated July 16, 1889. Commenced business July 24, 1889.

Capital to be accumulated, \$1,000,000.

H. M. SMALL, *President.*

GEO. E. BRYANT, *Secretary.*

GEO. E. BRYANT, *Treasurer.*

Names of security committee:

GEORGE PARTRIDGE,

E. N. MULLINS,

E. L. THOMPSON.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|-------------|---------------------------------|-------------|
| Loans on real estate, . . | \$14,250 00 | Dues capital, | \$15,740 00 |
| Loans on shares, | 780 00 | Profits capital (all series), . | 1,572 74 |
| Permanent expense account, | 78 74 | Interest, | 229 43 |
| Temporary expense account, | 17 64 | Premiums, | 22 87 |
| Note of the town of Temple- | | Fines, | 14 76 |
| ton, | 1,600 00 | Transfer fees, | 50 |
| Cash in hands of treasurer, . | 1,211 90 | Surplus, | 112 55 |
| | | Guaranty fund, | 119 09 |
| | | Withdrawal profits, . . . | 26 34 |
| | \$17,838 28 | | \$17,838 28 |

Number of shares issued during the year, 47
 Number of shares now in force, 424
 Number of shares now borrowed upon, 146
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 69
 Amount of dues received during the year, \$5,293 00
 Highest per centum of interest received during the year: 6½.
 Lowest per centum of interest received during the year: 6.

| | | |
|--|----|------------|
| Number of members withdrawn during the year, | 13 | |
| Present number of members, | 80 | |
| Present number of borrowers, | 22 | |
| Present number of non-borrowers, | 58 | |
| Number of loans secured by first mortgage of real estate, | 16 | |
| Number of loans on shares, | 6 | |
| Largest loan to any one member, | | \$1,500 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 88 60 |
| Amount of profits credited to shares during the year, | | 861 01 |
| Date of examination by commissioner : March 20. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-------------|
| July, 1889, . | 1 | \$58 15 | 204 | \$11,862 60 | Dues capital, as per general ledger, | \$15,740 00 |
| Jan., 1890, . | 2 | 50 70 | 8 | 405 80 | Profits capital, as per general ledger, | 1,572 74 |
| July, 1890, . | 3 | 43 44 | 27 | 1,172 88 | Unpaid dues, | 264 00 |
| Jan., 1891, . | 4 | 36 38 | 39 | 1,418 82 | | |
| July, 1891, . | 5 | 29 53 | 17 | 502 01 | | |
| Jan., 1892, . | 6 | 22 87 | 63 | 1,440 81 | | |
| July, 1892, . | 7 | 16 40 | 29 | 475 80 | | |
| Jan., 1893, . | 8 | 10 11 | 22 | 222 42 | | |
| July, 1893, . | 9 | 4 00 | 15 | 60 00 | | |
| Dues paid in advance, | | | | 16 00 | | |
| Total, | | | | \$17,576 74 | Total, | \$17,576 74 |

BERKSHIRE COUNTY CO-OPERATIVE BANK — NORTH ADAMS.

Incorporated Nov. 8, 1890. Commenced business Nov. 19, 1890.

Capital to be accumulated, \$1,000,000.

GEO. H. KEARN, *President.*

CHAS. W. FORD, *Secretary.*

CHAS. W. FORD, *Treasurer.*

Names of security committee:

W. C. ELLIS,

R. E. SCHOULER,

MARSHALL R. FORD.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|-------------|---------------------------------|-------------|
| Loans on real estate, . . . | \$17,250 00 | Dues capital, . . . | \$17,596 00 |
| Loans on shares, . . . | 1,050 00 | Profits capital (all series), . | 1,107 14 |
| Temporary expense account, . | 357 40 | Surplus, . . . | 19 91 |
| Cash in hands of treasurer, . | 78 41 | Guaranty fund, . . . | 12 76 |
| | <hr/> | | <hr/> |
| | \$18,735 81 | | \$18,735 81 |

| | | |
|--|-----|------------|
| Number of shares issued during the year, | 442 | |
| Number of shares now in force, | 779 | |
| Number of shares now borrowed upon, | 150 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 233 | |
| Amount of dues received during the year, | | \$9,841 00 |
| Highest per centum of interest received during the year: $7\frac{3}{10}$. | | |
| Lowest per centum of interest received during the year: 6. | | |
| Number of members withdrawn during the year, | 34 | |
| Present number of members, | 106 | |
| Present number of borrowers, | 26 | |
| Present number of non-borrowers, | 80 | |

| | |
|--|------------|
| Number of loans secured by first mortgage of real estate, | 18 |
| Number of loans on shares, | 8 |
| Largest loan to any one member, | \$2,150 00 |
| Smallest loan to any one member, | 100 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | 163 29 |
| Amount of profits credited to shares during the year, | 1,183 69 |
| Date of examination by commissioner: July 3. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Nov., 1890, . | 1 | \$38 63 | 330 | \$12,747 90 | Dues capital, as per general ledger, | \$17,596 00 |
| April, 1891, . | 2 | 33 12 | 20 | 662 40 | Profits capital, as per gen- eral ledger, | 1,107 14 |
| Nov., 1891, . | 3 | 25 39 | 54 | 1,371 06 | Unpaid dues, | 168 00 |
| May, 1892, . | 4 | 18 82 | 42 | 790 44 | | |
| Nov., 1892, . | 5 | 12 38 | 193 | 2,389 34 | | |
| May, 1893, . | 6 | 6 10 | 140 | 854 00 | | |
| Dues paid in advance, | | | | 56 00 | | |
| Total, | | | | \$18,871 14 | Total, | \$18,871 14 |

BEVERLY CO-OPERATIVE BANK — BEVERLY.

Incorporated Aug. 25, 1888. Commenced business Sept. 18, 1888.

Capital to be accumulated, \$1,000,000.

SIDNEY W. WINSLOW, *President.*

CHARLES F. LEE, *Secretary.*

CHAS. F. LEE, *Treasurer.*

Names of security committee :

GEO. BUTMAN,

JOHN A. MOULTON,

GEO. P. BROWN.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$81,975 00 | Dues capital, . . . | \$77,101 00 |
| Loans on shares, . . . | 3,520 00 | Profits capital (all series), . . | 9,091 48 |
| Permanent expense account, . . | 400 00 | Interest, . . . | 97 32 |
| Real estate by foreclosure, . . | 228 10 | Surplus, . . . | 509 69 |
| Unpaid premiums, . . . | 79 | Guaranty fund, . . . | 241 81 |
| Unpaid fines, . . . | 59 45 | Forfeited share account, . . | 136 30 |
| Cash in hands of treasurer, . . | 1,019 05 | Withdrawal profits, . . . | 24 79 |
| | \$87,202 39 | | \$87,202 39 |

Number of shares issued during the year, 494
 Number of shares now in force, 2,359
 Number of shares now borrowed upon, 542
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 265
 Number of shares forfeited during the year, 8
 Number of shares retired during the year, 62
 Amount of dues received during the year, \$26,670 00
 Highest per centum of interest received during the year : $8\frac{1}{10}$.
 Lowest per centum of interest received during the year : 6.

| | |
|--|------------|
| Number of members withdrawn during the year, | 70 |
| Present number of members, | 420 |
| Present number of borrowers, | 80 |
| Present number of non-borrowers, | 340 |
| Number of loans secured by first mortgage of real estate, | 70 |
| Number of loans on shares, | 15 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 75 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | 459 84 |
| Amount of profits credited to shares during the year, | 4,408 61 |
| Date of examination by commissioner: February 10. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Sept., 1888, . | 1 | \$71 93 | 480 | \$33,087 80 | Dues capital, as per general ledger, | \$77,101 00 |
| Mar., 1889, . | 2 | 68 98 | 219 | 14,011 62 | Profits capital, as per gen- eral ledger, | 9,091 48 |
| Sept., 1889, . | 3 | 56 25 | 103 | 5,793 75 | Unpaid dues, | 1,760 00 |
| Mar., 1890, . | 4 | 48 74 | 143 | 6,969 82 | | |
| Sept., 1890, . | 5 | 41 45 | 137 | 5,678 65 | | |
| Mar., 1891, . | 6 | 34 87 | 150 | 5,155 50 | | |
| Sept., 1891, . | 7 | 27 50 | 160 | 4,400 00 | | |
| Mar., 1892, . | 8 | 20 84 | 295 | 6,147 80 | | |
| Sept., 1892, . | 9 | 14 38 | 298 | 4,285 24 | | |
| Mar., 1893, . | 10 | 8 10 | 253 | 2,049 30 | | |
| Sept., 1893, . | 11 | 2 00 | 141 | 282 00 | | |
| Dues paid in advance, | | | | 91 00 | | |
| Total, | | | | \$87,952 48 | Total, | \$87,952 48 |

BOSTON CO-OPERATIVE BANK — BOSTON.

Incorporated April 30, 1888. Commenced business May 2, 1888.

Capital to be accumulated, \$1,000,000.

GEO. T. BOSSON, *President*.

J. HENRY TAYLOR, *Secretary*.

J. HENRY TAYLOR, *Treasurer*.

Names of security committee:

GEO. T. BOSSON,

EUGENE M. SMITH,

HENRY M. SANDERS.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$148,800 00 | Dues capital, | \$135,727 00 |
| Loans on shares, | 7,005 00 | Profits capital (all series), . . | 20,106 84 |
| Permanent expense account, . . | 170 00 | Surplus, | 1,618 16 |
| Unpaid interest, | 1,027 29 | Guaranty fund, | 579 94 |
| Unpaid premiums, | 160 45 | Forfeited share account, . . . | 25 25 |
| Unpaid fines, | 140 78 | Suspense, | 171 81 |
| Unsettled claims, | 868 67 | | |
| Cash in hands of treasurer, . . | 67 81 | | |
| | <u>\$158,230 00</u> | | <u>\$158,230 00</u> |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,380 |
| Number of shares now in force, | 4,312 |
| Number of shares now borrowed upon, | 1,060 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,291 |
| Number of shares forfeited during the year, | 14 |
| Number of shares retired during the year, | 86 |
| Amount of dues received during the year, | \$54,294 00 |
| Highest premium received during the year, | 1 25 |
| Lowest premium received during the year, | 05 |

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 212 | |
| Present number of members, | 534 | |
| Present number of borrowers, | 94 | |
| Present number of non-borrowers, | 440 | |
| Number of loans secured by first mortgage of real estate, | 71 | |
| Number of loans on shares, | 23 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 1,020 79 |
| Amount of profits credited to shares during the year, | | 9,887 14 |
| Date of examination by commissioner: December 1. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| May, 1888, . | 1 | \$80 46 | 466 | \$37,494 86 | Dues capital, as per general ledger, | \$135,727 00 |
| Nov., 1888, . | 2 | 71 81 | 269 | 19,316 89 | Profits capital, as per gen- eral ledger, | 20,106 84 |
| May, 1889, . | 3 | 63 48 | 269 | 17,076 12 | Unpaid dues, | 2,071 00 |
| Nov., 1889, . | 4 | 56 42 | 189 | 10,474 88 | | |
| May, 1890, . | 5 | 47 63 | 506 | 24,100 78 | | |
| Nov., 1890, . | 6 | 40 10 | 279 | 11,187 90 | | |
| May, 1891, . | 7 | 32 83 | 302 | 9,914 66 | | |
| Nov., 1891, . | 8 | 25 80 | 338 | 8,720 40 | | |
| May, 1892, . | 9 | 19 01 | 466 | 8,858 66 | | |
| Nov., 1892, . | 10 | 12 45 | 501 | 6,237 45 | | |
| May, 1893, . | 11 | 6 12 | 727 | 4,449 24 | | |
| Dues paid in advance, | | | | 74 00 | | |
| Total, | | | | \$157,904 84 | Total, | \$157,904 84 |

BRAINTREE CO-OPERATIVE BANK — BRAINTREE.

Incorporated June 24, 1889. Commenced business Oct. 15, 1889.

Capital to be accumulated, \$1,000,000.

JAMES T. STEVENS, *President.*

CHAS. B. CUMMINGS, *Secretary.*

CHAS. B. CUMMINGS, *Treasurer.*

Names of security committee:

ANSEL O. CLARK,

F. A. HOBART,

JAMES T. STEVENS.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$22,410 00 | Dues capital, | \$23,959 00 |
| Loans on shares, | 2,605 00 | Profits capital (all series), . | 2,174 97 |
| Permanent expense account, . | 75 18 | Interest, | 584 78 |
| Temporary expense account, . | 2 93 | Premiums, | 28 95 |
| Forfeiture profits, | 68 | Fines, | 16 88 |
| Cash in hands of treasurer, . | 1,883 12 | Surplus, | 64 50 |
| | | Guaranty fund, | 33 33 |
| | | Forfeited share account, . | 72 72 |
| | | Withdrawal profits, . . . | 39 92 |
| | | Suspense, | 1 86 |
| | \$26,976 91 | | \$26,976 91 |

| | |
|--|------------|
| Number of shares issued during the year, | 89 |
| Number of shares now in force, | 690 |
| Number of shares now borrowed upon, | 223 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 107 |
| Amount of dues received during the year, | \$7,895 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 05 |

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 14 | |
| Present number of members, | 111 | |
| Present number of borrowers, | 35 | |
| Present number of non-borrowers, | 76 | |
| Number of loans secured by first mortgage of real estate, | 26 | |
| Number of loans on shares, | 13 | |
| Largest loan to any one member, | | \$2,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 140 08 |
| Amount of profits credited to shares during the year, | | 1,206 13 |
| Date of examination by commissioner: December 15. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value | | |
|---------------------------------|---------|---------------------|---------------------|----------------|--|-------------|
| Oct., 1889, | 1 | \$54 25 | 294 | \$15,949 50 | Dues capital, as per general ledger, | \$23,959 00 |
| Dec., 1889, | 2 | 51 76 | 41 | 2,122 16 | Profits capital, as per gen- eral ledger, | 2,174 97 |
| June, 1890, | 3 | 44 48 | 56 | 2,490 88 | Unpaid dues, | 412 00 |
| Dec., 1890, | 4 | 37 41 | 43 | 1,608 63 | | |
| June, 1891, | 5 | 30 52 | 35 | 1,068 20 | | |
| Dec., 1891, | 6 | 23 85 | 72 | 1,717 20 | | |
| June, 1892, | 7 | 17 38 | 50 | 869 00 | | |
| Dec., 1892, | 8 | 11 10 | 44 | 488 40 | | |
| June, 1893, | 9 | 5 00 | 45 | 225 00 | | |
| Dues paid in advance, | | | | 7 00 | | |
| Total, | | | | \$26,545 97 | Total, | \$26,545 97 |

CAMBRIDGE CO-OPERATIVE BANK — EAST CAMBRIDGE.

Incorporated Sept. 5, 1877. Commenced business Sept. 12, 1877.

Capital to be accumulated, \$500,000.

RUFUS R. WADE, *President.*

JOHN H. PONCE, *Secretary.*

JOHN LOUGHREY, *Treasurer.*

Names of security committee :

JOHN LOUGHREY,

Geo. S. KEELER,

CHARLES A. MESSER.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$29,400 00 | Dues capital, . . . | \$29,670 00 |
| Loans on shares, . . . | 4,215 00 | Profits capital (all series), . . | 4,844 78 |
| Permanent expense account, . . | 31 01 | Interest, . . . | 677 80 |
| Temporary expense account, . . | 115 82 | Premiums, . . . | 66 89 |
| Unpaid dues, . . . | 366 00 | Fines, . . . | 10 86 |
| Unpaid interest, . . . | 135 25 | Guaranty fund, . . . | 93 56 |
| Unpaid premiums, . . . | 15 12 | Forfeited share account, . . | 9 66 |
| Unpaid fines, . . . | 22 20 | Withdrawal profits, . . . | 139 60 |
| Personal account, . . . | 4 00 | Sundry balances, . . . | 4 82 |
| Cash in hands of treasurer, . . | 1,229 57 | Suspense, . . . | 16 00 |
| | \$35,533 97 | | \$35,533 97 |

| | |
|--|------------|
| Number of shares issued during the year, | 171 |
| Number of shares now in force, | 695 |
| Number of shares now borrowed upon, | 251 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 275 |
| Number of shares retired during the year, | 12 |
| Number of shares matured during the year, | 4 |
| Amount of dues received during the year, | \$9,123 00 |
| Highest premium received during the year, | 15 |
| Lowest premium received during the year, | 05 |

| | | |
|--|----|------------|
| Number of members withdrawn during the year, | 47 | |
| Present number of members, | 96 | |
| Present number of borrowers, | 39 | |
| Present number of non-borrowers, | 57 | |
| Number of loans secured by first mortgage of real estate, | 25 | |
| Number of loans on shares, | 23 | |
| Largest loan to any one member, | | \$3,000 00 |
| Smallest loan to any one member, | | 20 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 377 98 |
| Amount of profits credited to shares during the year, | | 2,123 43 |
| Date of examination by commissioner: December 12. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-----------------------------|---------|---------------------|---------------------|-----------------|------------------------------|-------------|
| Nov., 1881, . | 17 | \$200 58 | 5 | \$1,002 90 | Dues capital, as per general | |
| Mar., 1882, . | 18 | 193 92 | 5 | 969 60 | ledger, | \$29,670 00 |
| Jan., 1884, . | 25 | 165 12 | 9 | 1,386 08 | Profits capital, as per gen- | |
| April, 1884, . | 26 | 150 22 | 10 | 1,502 20 | eral ledger, | 4,844 78 |
| July, 1884, . | 27 | 145 27 | 6 | 871 62 | | |
| Jan., 1885, . | 29 | 135 72 | 3 | 407 16 | | |
| April, 1885, . | 30 | 180 95 | 5 | 654 75 | | |
| Jan., 1886, . | 32 | 116 98 | 42 | 4,911 06 | | |
| July, 1886, . | 33 | 107 91 | 5 | 647 46 | | |
| Jan., 1887, . | 34 | 99 08 | 24 | 2,376 72 | | |
| July, 1887, . | 35 | 90 42 | 13 | 1,175 46 | | |
| Jan., 1888, . | 36 | 81 99 | 29 | 2,377 71 | | |
| July, 1888, . | 37 | 73 84 | 5 | 369 20 | | |
| Jan., 1889, . | 38 | 65 94 | 29 | 1,912 26 | | |
| July, 1889, . | 39 | 58 27 | 31 | 1,806 37 | | |
| Jan., 1890, . | 40 | 50 52 | 62 | 3,160 84 | | |
| July, 1890, . | 41 | 43 53 | 29 | 1,262 37 | | |
| Jan., 1891, . | 42 | 36 41 | 49 | 1,784 09 | | |
| July, 1891, . | 43 | 29 49 | 81 | 2,388 69 | | |
| Jan., 1892, . | 44 | 22 85 | 68 | 1,563 80 | | |
| July, 1892, . | 45 | 16 38 | 56 | 917 28 | | |
| Jan., 1893, . | 46 | 10 10 | 88 | 888 80 | | |
| July, 1893, . | 47 | 4 00 | 40 | 160 00 | | |
| Suspense profits, | | | | 28 36 | | |
| Total, | | | | \$34,514 78 | Total, | \$34,514 78 |

CAMPELLO CO-OPERATIVE BANK — BROCKTON.

Incorporated Oct. 3, 1877. Commenced business Oct. 8, 1877.

Capital to be accumulated, \$1,000,000.

PRESTON B. KEITH, *President.*

WARREN T. COPELAND, *Secretary.*

WARREN T. COPELAND, *Treasurer.*

Names of security committee :

JOHN A. HOWARD,

NATHAN H. WASHBURN,

CHARLES H. COLE.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$305,650 00 | Dues capital, | \$279,344 00 |
| Loans on shares, | 5,800 00 | Profits capital (all series), . | 43,722 77 |
| Permanent expense account, | 320 00 | Interest, | 334 00 |
| Temporary expense account, | 132 64 | Premiums, | 82 70 |
| Real estate by foreclosure, . | 3,489 99 | Transfer fees, | 1 25 |
| Unpaid fines, | 92 62 | Surplus, | 585 63 |
| Real estate mortgage, . . . | 1,000 00 | Guaranty fund, | 965 52 |
| Note of city of Brockton, | | Forfeited share account, . . | 91 46 |
| Mass., | 4,000 00 | Withdrawal profits, | 389 10 |
| Cash in hands of treasurer, . | 5,231 18 | | |
| | \$325,516 43 | | \$325,516 43 |

| | |
|--|--------|
| Number of shares issued during the year, | 3,553 |
| Number of shares now in force, | 10,228 |
| Number of shares now borrowed upon, | 1,742 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 2,293 |
| Number of shares forfeited during the year, | 31 |
| Number of shares retired during the year, | 561 |
| Number of shares matured during the year, | 14 |

| | |
|--|--------------|
| Amount of dues received during the year, | \$120,842 00 |
| Highest premium received during the year, | 25 |
| Lowest premium received during the year, | 25 |
| Number of members withdrawn during the year, | 212 |
| Present number of members, | 1,087 |
| Present number of borrowers, | 239 |
| Present number of non-borrowers, | 848 |
| Number of loans secured by first mortgage of real estate, | 218 |
| Number of loans on shares, | 37 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,444 66 |
| Amount of profits credited to shares during the year, | 21,213 24 |
| Date of examination by commissioner: February 7. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|
| Oct., 1883, . | 7 | \$181 04 | 38 | \$6,879 52 | Dues capital, as per general ledger, |
| Oct., 1884, . | 8 | 156 27 | 66 | 10,313 82 | |
| Oct., 1885, . | 9 | 133 25 | 23 | 3,064 75 | Profits capital, as per general ledger, |
| April, 1886, . | 10 | 122 47 | 8 | 979 76 | |
| Oct., 1886, . | 11 | 112 02 | 21 | 2,352 42 | Unpaid dues, |
| April, 1887, . | 12 | 102 01 | 82 | 3,264 32 | |
| Oct., 1887, . | 13 | 92 36 | 115 | 10,621 40 | |
| April, 1888, . | 14 | 83 06 | 299 | 24,834 94 | |
| Oct., 1888, . | 15 | 74 11 | 396 | 29,347 56 | |
| April, 1889, . | 16 | 65 49 | 549 | 35,954 01 | |
| Oct., 1889, . | 17 | 57 19 | 603 | 34,436 57 | |
| April, 1890, . | 18 | 49 19 | 585 | 28,776 15 | |
| Oct., 1890, . | 19 | 41 48 | 730 | 30,653 72 | |
| April, 1891, . | 20 | 34 36 | 749 | 25,510 94 | |
| Oct., 1891, . | 21 | 26 93 | 981 | 26,418 33 | |
| April, 1892, . | 22 | 20 07 | 983 | 19,829 16 | |
| Oct., 1892, . | 23 | 18 47 | 1,376 | 18,534 72 | |
| April, 1893, . | 24 | 7 12 | 1,614 | 11,491 68 | |
| Oct., 1893, . | 25 | 1 00 | 1,046 | 1,046 00 | |
| Dues paid in advance, | | | | 966 00 | |
| Total, | | | | \$325,324 77 | Total, \$325,324 77 |

CANTON CO-OPERATIVE BANK — CANTON.

Incorporated Jan. 10, 1891. Commenced business Feb. 10, 1891.

Capital to be accumulated, \$1,000,000.

EPHRAIM B. THORNDIKE, *President*. JOSEPH W. WATTLES, Jr., *Secretary*.
JOSEPH W. WATTLES, Jr., *Treasurer*.

Names of security committee :

CHARLES GALLIGAN, WM. W. BROOKS,
JOSEPH W. WATTLES.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$43,000 00 | Dues capital, | \$40,226 00 |
| Loans on shares, | 380 00 | Profits capital (all series), . | 2,424 62 |
| Permanent expense account, . | 65 00 | Interest, | 625 30 |
| Temporary expense account, . | 4 10 | Premiums, | 47 10 |
| Unpaid interest, | 49 90 | Fines, | 12 92 |
| Unpaid premiums, | 6 80 | Transfer fees, | 26 |
| Unpaid fines, | 8 84 | Surplus, | 125 71 |
| Cash in hands of treasurer, . | 66 69 | Guaranty fund, | 73 37 |
| | | Withdrawal profits, | 46 06 |
| | \$43,581 33 | | \$43,581 33 |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 381 | |
| Number of shares now in force, | 1,823 | |
| Number of shares now borrowed upon, | 248 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 338 | |
| Amount of dues received during the year, | | \$21,802 00 |
| Highest premium received during the year, | | 30 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 42 | |
| Present number of members, | 245 | |

| | |
|--|------------|
| Present number of borrowers, | 40 |
| Present number of non-borrowers, | 205 |
| Number of loans secured by first mortgage of real estate, | 49 |
| Number of loans on shares, | 4 |
| Largest loan to any one member, | \$2,600 00 |
| Smallest loan to any one member, | 30 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 164 75 |
| Amount of profits credited to shares during the year, | 1,941 33 |
| Date of examination by commissioner: June 7. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|-------------|
| Feb., 1891, . | 1 | \$35 68 | 471 | \$16,781 73 | Dues capital, as per general | |
| Aug., 1891, . | 2 | 28 67 | 456 | 12,044 85 | ledger, | \$40,226 00 |
| Feb., 1892, . | 3 | 21 93 | 346 | 7,587 78 | Profits capital, as per gen- | |
| Aug., 1892, . | 4 | 15 42 | 188 | 2,898 96 | eral ledger, | 2,424 62 |
| Feb., 1893, . | 5 | 9 11 | 230 | 2,095 30 | Unpaid dues, | 310 00 |
| Aug., 1893, . | 6 | 3 00 | 123 | 369 00 | | |
| Dues paid in advance, | | | | 153 00 | | |
| Total, | | | | \$42,900 62 | Total, | \$42,900 62 |

CITIZENS' CO-OPERATIVE BANK — HAVERHILL.

Incorporated Aug. 22, 1887. Commenced business Sept. 12, 1887.

Capital to be accumulated, \$1,000,000.

GEO. H. CARLETON, *President.*

J. W. GOODWIN, *Secretary.*

J. W. GOODWIN, *Treasurer.*

Names of security committee:

J. M. STOVER,

J. A. GALE,

G. M. GOODWIN.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$91,835 00 | Dues capital, | \$83,641 00 |
| Loans on shares, | 2,630 00 | Profits capital (all series), . . | 10,351 82 |
| Unpaid fines, | 10 07 | Interest, | 165 04 |
| Cash in hands of treasurer, . | 485 88 | Premiums, | 38 70 |
| | | Surplus, | 538 81 |
| | | Guaranty fund, | 175 00 |
| | | Forfeited share account, . . . | 130 70 |
| | | Withdrawal profits, | 8 24 |
| | | Forfeiture profits, | 11 64 |
| | \$94,960 95 | | \$94,960 95 |

Number of shares issued during the year, 824

Number of shares now in force, 2,631

Number of shares now borrowed upon, 706

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 783

Number of shares forfeited during the year, 25

Amount of dues received during the year, \$29,530 00

Highest per centum of interest received during the year: $6\frac{3}{10}\%$

Lowest per centum of interest received during the year: 6.

| | | |
|--|----------|------------|
| Number of members withdrawn during the year, | 84 | |
| Present number of members, | 280 | |
| Present number of borrowers, | 73 | |
| Present number of non-borrowers, | 207 | |
| Number of loans secured by first mortgage of real estate, | 57 | |
| Number of loans on shares, | 16 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 831 43 | |
| Amount of profits credited to shares during the year, | 4,372 02 | |
| Date of examination by commissioner: May 23. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-------------|
| Sept., 1887, | 1 | \$87 45 | 360 | \$31,482 00 | Dues capital, as per general ledger, | \$53,541 00 |
| April, 1888, | 2 | 75 00 | 105 | 8,190 00 | Profits capital, as per general ledger, | 10,351 82 |
| Oct., 1888, | 3 | 70 10 | 87 | 6,098 70 | Unpaid dues, | 870 00 |
| April, 1889, | 4 | 62 33 | 108 | 6,737 04 | | |
| Oct., 1889, | 5 | 54 84 | 71 | 3,893 64 | | |
| April, 1890, | 6 | 47 43 | 111 | 5,270 23 | | |
| Oct., 1890, | 7 | 40 30 | 228 | 9,188 40 | | |
| April, 1891, | 8 | 33 30 | 197 | 6,560 10 | | |
| Oct., 1891, | 9 | 26 48 | 164 | 4,342 72 | | |
| April, 1892, | 10 | 19 84 | 319 | 6,328 96 | | |
| Oct., 1892, | 11 | 15 38 | 261 | 3,992 18 | | |
| April, 1893, | 12 | 7 10 | 388 | 2,764 80 | | |
| Oct., 1893, | 13 | 1 00 | 252 | 252 00 | | |
| Dues paid in advance, | | | | 192 00 | | |
| Total, | | | | \$94,762 82 | Total, | \$94,762 82 |

CITY CO-OPERATIVE BANK — HOLYOKE.

Incorporated July 16, 1889. Commenced business July 23, 1889.

Capital to be accumulated, \$1,000,000.

A. F. RICHARD, *President.*

PIERRE BONVOULOIR, *Secretary.*

PIERRE BONVOULOIR, *Treasurer.*

Names of security committee:

JOHN B. LAROCHE,

A. F. GINGRAS,

JOHN ST. JOHN.

Regular meetings the fourth Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$34,100 00 | Dues capital, | \$38,914 00 |
| Loans on shares, | 8,400 00 | Profits capital (all series), . | 3,042 96 |
| Permanent expense account, . | 70 00 | Interest, | 861 97 |
| Temporary expense account, . | 71 44 | Fines, | 24 51 |
| Unpaid interest, | 45 75 | Transfer fees, | 75 |
| Unpaid fines, | 7 12 | Surplus, | 84 82 |
| Cash in hands of treasurer, . | 382 30 | Guaranty fund, | 60 00 |
| | | Withdrawal profits, | 87 60 |
| | \$43,076 61 | | \$43,076 61 |

Number of shares issued during the year, 485

Number of shares now in force, 1,405

Number of shares now borrowed upon, 701

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 414

Amount of dues received during the year, \$17,379 00

Highest per centum of interest received during the year: 6.

Lowest per centum of interest received during the year: 6.

Number of members withdrawn during the year, 78

Present number of members, 224

| | | |
|--|-----|------------|
| Present number of borrowers, | 59 | |
| Present number of non-borrowers, | 165 | |
| Number of loans secured by first mortgage of real estate, | 34 | |
| Number of loans on shares, | 77 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 204 25 |
| Amount of profits credited to shares during the year, | | 1,920 30 |
| Date of examination by commissioner: May 15. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-------------|
| July, 1889, | 1 | \$57 97 | 209 | \$15,593 93 | Dues capital, as per general ledger, | \$38,914 00 |
| Jan., 1890, | 2 | 50 54 | 123 | 6,216 42 | Profits capital, as per general ledger, | 8,042 96 |
| July, 1890, | 3 | 43 31 | 43 | 1,862 33 | Unpaid dues, | 97 00 |
| Jan., 1891, | 4 | 38 27 | 185 | 6,709 96 | | |
| July, 1891, | 5 | 29 43 | 91 | 2,678 13 | | |
| Jan., 1892, | 6 | 22 79 | 138 | 3,145 02 | | |
| July, 1892, | 7 | 16 24 | 167 | 2,728 78 | | |
| Jan., 1893, | 8 | 10 08 | 255 | 2,570 40 | | |
| July, 1893, | 9 | 4 00 | 134 | 536 00 | | |
| Dues paid in advance, | | | | 13 00 | | |
| Total, | | | | \$42,053 96 | Total, | \$42,053 96 |

CLINTON CO-OPERATIVE BANK — CLINTON.

Incorporated Sept. 23, 1887. Commenced business Oct. 20, 1887.

Capital to be accumulated, \$1,000,000.

D. B. INGALLS, *President.*

WALTER R. DAME, *Secretary.*

THOMAS S. DAVIS, *Treasurer.*

Names of security committee:

HENRY C. GREELEY,

LYMAN LEIGHTON,

GEORGE P. FRENCH.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------|-----------------------------------|--------------|
| Loans on real estate, . . . | \$115,835 00 | Dues capital, | \$109,938 00 |
| Loans on shares, | 6,815 00 | Profits capital (all series), . . | 14,081 22 |
| Permanent expense account, . | 150 00 | Interest, | 698 88 |
| Temporary expense account, . | 38 02 | Fines, | 17 21 |
| Unpaid interest, | 167 48 | Transfer fees, | 1 75 |
| Cash in hands of treasurer, . | 2,283 11 | Surplus, | 223 99 |
| | | Guaranty fund, | 278 23 |
| | | Forfeited share account, . . . | 5 74 |
| | | Withdrawal profits, | 42 09 |
| | | Security committee, | 1 50 |
| | \$125,288 61 | | \$125,288 61 |

| | |
|--|-------------|
| Number of shares issued during the year, | 818 |
| Number of shares now in force, | 3,363 |
| Number of shares now borrowed upon, | 864 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 646 |
| Number of shares forfeited during the year, | 14 |
| Number of shares retired during the year, | 10 |
| Amount of dues received during the year, | \$40,185 00 |

Highest per centum of interest received during the year: 13.

Lowest per centum of interest received during the year: 6.

Number of members withdrawn during the year, 65

Present number of members, 497

Present number of borrowers, 114

Present number of non-borrowers, 383

Number of loans secured by first mortgage of real estate, 100

Number of loans on shares, 43

Largest loan to any one member, \$4,900 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1893, 536 51

Amount of profits credited to shares during the year, 6,681 18

Date of examination by commissioner: June 5.

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Oct., 1887, . | 1 | \$88 00 | 246 | \$21,648 00 | Dues capital, as per general | |
| April, 1888, . | 2 | 79 42 | 139 | 11,039 38 | ledger, | \$109,938 00 |
| Oct., 1888, . | 3 | 71 12 | 156 | 11,091 72 | Profits capital, as per gen- | |
| April, 1889, . | 4 | 68 09 | 285 | 17,980 65 | eral ledger, | 14,081 23 |
| Oct., 1889, . | 5 | 55 33 | 244 | 13,500 52 | Unpaid dues, | 735 00 |
| April, 1890, . | 6 | 47 82 | 190 | 9,085 80 | | |
| Oct., 1890, . | 7 | 40 53 | 229 | 9,281 37 | | |
| April, 1891, . | 8 | 38 45 | 172 | 5,753 40 | | |
| Oct., 1891, . | 9 | 26 56 | 364 | 9,667 84 | | |
| April, 1892, . | 10 | 19 88 | 364 | 7,236 32 | | |
| Oct., 1892, . | 11 | 13 41 | 369 | 4,948 29 | | |
| April, 1893, . | 12 | 7 11 | 463 | 3,291 93 | | |
| Oct., 1893, . | 13 | 1 00 | 142 | 142 00 | | |
| Dues paid in advance, | | | | 74 00 | | |
| Total, | | | | \$124,744 22 | Total, | \$124,744 22 |

COLUMBIAN CO-OPERATIVE BANK — CAMBRIDGE.

Incorporated May 6, 1892. Commenced business June 6, 1892.

Capital to be accumulated, \$1,000,000.

ALPHEUS B. ALGER, *President.*

OSCAR G. BERRY, *Secretary.*

OSCAR G. BERRY, *Treasurer.*

Names of security committee :

JAMES A. DOW,

DANA W. HYDE,

CHAS. E. HANCOCK,

JOHN MAHADY,

ISAAC S. PHAR.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$19,100 00 | Dues capital, . . . | \$20,444 00 |
| Loans on shares, . . . | 120 00 | Profits capital (all series), . | 230 21 |
| Permanent expense account, . | 280 00 | Interest, . . . | 414 33 |
| Temporary expense account, . | 189 84 | Premiums, . . . | 19 55 |
| Suspense account, . . . | 33 80 | Fines, . . . | 40 76 |
| Cash in hands of treasurer, . | 1,439 48 | Transfer fees, . . . | 25 |
| | | Surplus, . . . | 5 01 |
| | | Guaranty fund, . . . | 2 61 |
| | | Withdrawal profits, . . . | 6 40 |
| | \$21,163 12 | | \$21,163 12 |

| | |
|--|-------------|
| Number of shares issued during the year, | 840 |
| Number of shares now in force, | 1,669 |
| Number of shares now borrowed upon, | 113 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 244 |
| Amount of dues received during the year, | \$17,388 00 |
| Highest premium received during the year, | 15 |
| Lowest premium received during the year, | 05 |

| | |
|--|---------|
| Number of members withdrawn during the year, | 45 |
| Present number of members, | 258 |
| Present number of borrowers, | 13 |
| Present number of non-borrowers, | 245 |
| Number of loans secured by first mortgage of real estate, | 12 |
| Number of loans on shares, | 1 |
| Largest loan to any one member, | \$2,700 |
| Smallest loan to any one member, | 120 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | 377 53 |
| Amount of profits credited to shares during the year, | 254 02 |
| Date of examination by commissioner: May 12. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| June, 1892, . | 1 | \$17 23 | 913 | \$15,730 99 | Dues capital, as per general ledger, | \$20,444 00 |
| Dec., 1892, . | 2 | 11 06 | 837 | 3,727 22 | Profits capital, as per gen- eral ledger, | 230 21 |
| June, 1893, . | 3 | 5 00 | 419 | 2,095 00 | Unpaid dues, | 1,123 00 |
| Dues paid in advance, | | | | 245 00 | | |
| Total, | | | | \$21,798 21 | Total, | \$21,798 21 |

DANVERS CO-OPERATIVE BANK — DANVERS.

Incorporated Aug. 24, 1892. Commenced business Aug. 29, 1892.

Capital to be accumulated, \$1,000,000.

SAMUEL L. LAWYER, *President.*

ALBERT G. ALLEN, Jr., *Secretary.*

ALBERT G. ALLEN, Jr., *Treasurer.*

Names of security committee:

HENRY NEWBALL,

J. FRANK PORTER,

J. W. WOODMAN.

Regular meetings the last Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$13,900 00 | Dues capital, . . . | \$15,795 00 |
| Loans on shares, . . . | 360 00 | Profits capital (all series), . . | 273 64 |
| Permanent expense account, . . | 190 00 | Interest, . . . | 245 77 |
| Temporary expense account, . . | 45 20 | Premiums, . . . | 22 91 |
| Unpaid interest, . . . | 9 33 | Fines, . . . | 18 51 |
| Unpaid premiums, . . . | 3 10 | Transfer fees, . . . | 50 |
| Unpaid fines, . . . | 10 64 | Surplus, . . . | 21 26 |
| Cash in hands of treasurer, . . | 1,868 06 | Guaranty fund, . . . | 4 00 |
| | | Withdrawal profits, . . . | 4 75 |
| | \$16,386 33 | | \$16,386 33 |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 514 | |
| Number of shares now in force, | 1,302 | |
| Number of shares now borrowed upon, | 124 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 212 | |
| Amount of dues received during the year, | | \$14,269 00 |
| Highest premium received during the year, | | 75 |
| Lowest premium received during the year, | | 06 |
| Number of members withdrawn during the year, | 22 | |
| Present number of members, | 194 | |

| | | |
|--|-----|------------|
| Present number of borrowers, | 13 | |
| Present number of non-borrowers, | 181 | |
| Number of loans secured by first mortgage of real estate, | 9 | |
| Number of loans on shares, | 4 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 211 89 |
| Amount of profits credited to shares during the year, | | 293 96 |
| Date of examination by commissioner : July 21. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Aug., 1892, | 1 | \$15 28 | 903 | \$13,797 84 | Dues capital, as per general ledger, | \$15,795 00 |
| Feb., 1893, | 2 | 9 08 | 200 | 2,360 80 | Profits capital, as per gen- eral ledger, | 273 64 |
| Aug., 1893, | 3 | 3 00 | 139 | 417 00 | Unpaid dues, | 523 00 |
| Dues paid in advance, | | | | 16 00 | | |
| Total, | | | | \$16,591 64 | Total, | \$16,591 64 |

DEAN CO-OPERATIVE BANK — FRANKLIN.

Incorporated June 15, 1889. Commenced business July 2, 1889.

Capital to be accumulated, \$1,000,000.

JAMES P. RAY, President.

WILLIAM A. WYCKOFF, Secretary.

WILLIAM A. WYCKOFF, Treasurer.

Names of security committee :

WILLIAM E. NASON,

CHAS. A. WIGHT,

O. B. CARTER.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . | \$17,900 00 | Dues capital, | \$19,330 00 |
| Loans on shares, | 1,185 00 | Profits capital (all series), . | 1,662 62 |
| Permanent expense account, | 150 00 | Interest, | 384 39 |
| Temporary expense account, | 19 18 | Premiums, | 33 97 |
| Cash in hands of treasurer, . | 2,245 99 | Fines, | 1 90 |
| | | Surplus, | 6 20 |
| | | Guaranty fund, | 75 00 |
| | | Withdrawal profits, . . . | 6 09 |
| | \$21,500 17 | | \$21,500 17 |

Number of shares issued during the year, 156
 Number of shares now in force, 583
 Number of shares now borrowed upon, 179
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 71
 Amount of dues received during the year, \$6,840 00
 Highest per centum of interest received during the year : 7.
 Lowest per centum of interest received during the year : 6½.
 Number of members withdrawn during the year, 12
 Present number of members, 91

| | | |
|--|----|------------|
| Present number of borrowers, | 23 | |
| Present number of non-borrowers, | 68 | |
| Number of loans secured by first mortgage of real estate, | 11 | |
| Number of loans on shares, | 12 | |
| Largest loan to any one member, | | \$3,000 00 |
| Smallest loan to any one member, | | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 107 54 |
| Amount of profits credited to shares during the year, | | 915 07 |
| Date of examination by commissioner : October 13. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-------------|
| July, 1889, | 1 | \$57 42 | 244 | \$14,010 48 | Dues capital, as per general ledger, | \$19,330 00 |
| Oct., 1889, | 2 | 53 85 | 5 | 269 25 | Profits capital, as per general ledger, | 1,662 62 |
| Jan., 1890, | 3 | 50 82 | 14 | 704 48 | Unpaid dues, | 109 00 |
| July, 1890, | 4 | 43 85 | 18 | 780 30 | | |
| Jan., 1891, | 5 | 38 48 | 11 | 401 28 | | |
| July, 1891, | 6 | 29 63 | 37 | 1,096 31 | | |
| Jan., 1892, | 7 | 22 96 | 76 | 1,744 96 | | |
| July, 1892, | 8 | 16 45 | 60 | 987 00 | | |
| Jan., 1893, | 9 | 10 09 | 84 | 847 56 | | |
| July, 1893, | 10 | 4 00 | 44 | 176 00 | | |
| Dues paid in advance, | | | | 84 00 | | |
| Total, | | | | \$21,101 62 | Total, | \$21,101 62 |

DEDHAM CO-OPERATIVE BANK — DEDHAM.

Incorporated Feb. 11, 1886. Commenced business Feb. 16, 1886.

Capital to be accumulated, \$1,000,000.

F. F. FAVOR, *President.*

C. H. J. KIMBALL, *Secretary.*

THOMAS P. MURRAY, *Treasurer.*

Names of security committee:

WM. G. WARE,

O. W. WITHINGTON,

JOHN WARDLE, Jr.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$28,515 00 | Dues capital, . . . | \$28,344 00 |
| Loans on shares, . . . | 3,125 00 | Profits capital (all series), . . | 3,907 02 |
| Unpaid interest, . . . | 64 00 | Surplus, . . . | 381 67 |
| Unpaid premiums, . . . | 3 20 | Guaranty fund, . . . | 86 53 |
| Unpaid fines, . . . | 7 80 | Forfeited share account, . . | 6 58 |
| Cash in hands of treasurer, . . | 11 00 | | |
| | <u>\$32,726 00</u> | | <u>\$32,726 00</u> |

| | | |
|--|-----|-------------|
| Number of shares issued during the year, | 247 | |
| Number of shares now in force, | 862 | |
| Number of shares now borrowed upon, | 242 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 142 | |
| Amount of dues received during the year, | | \$10,620 00 |
| Highest premium received during the year, | | 40 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 21 | |
| Present number of members, | 169 | |
| Present number of borrowers, | 46 | |
| Present number of non-borrowers, | 123 | |

| | | |
|--|----|------------|
| Number of loans secured by first mortgage of real estate, | 27 | |
| Number of loans on shares, | 22 | |
| Largest loan to any one member, | | \$3,000 00 |
| Smallest loan to any one member, | | 15 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 238 48 |
| Amount of profits credited to shares during the year, | | 1,610 80 |
| Date of examination by commissioner: June 14. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|-------------|
| Feb., 1886, . | 1 | \$ 117 82 | 46 | \$5,419 72 | Dues capital, as per general | |
| May, 1886, . | 2 | 113 26 | 7 | 792 82 | ledger, | \$28,344 00 |
| Nov., 1886, . | 3 | 104 34 | 4 | 417 36 | Profits capital, as per gen- | |
| May, 1887, . | 4 | 95 11 | 12 | 1,141 32 | eral ledger, | 3,907 02 |
| Nov., 1887, . | 5 | 86 42 | 4 | 345 68 | Unpaid dues, | 140 00 |
| May, 1888, . | 6 | 77 99 | 34 | 2,651 66 | | |
| Nov., 1888, . | 7 | 62 80 | 7 | 438 60 | | |
| May, 1889, . | 8 | 61 86 | 74 | 4,576 90 | | |
| Nov., 1889, . | 9 | 54 14 | 30 | 1,624 20 | | |
| May, 1890, . | 10 | 45 65 | 74 | 3,452 10 | | |
| Nov., 1890, . | 11 | 39 38 | 62 | 2,441 56 | | |
| May, 1891, . | 12 | 32 32 | 82 | 2,650 24 | | |
| Nov., 1891, . | 13 | 25 47 | 107 | 2,725 29 | | |
| May, 1892, . | 14 | 18 82 | 82 | 1,543 24 | | |
| Nov., 1892, . | 15 | 12 36 | 100 | 1,236 00 | | |
| May, 1893, . | 16 | 6 09 | 137 | 834 38 | | |
| Dues paid in advance, | | | | 50 00 | | |
| Total, | | | | \$32,391 02 | Total, | \$32,391 02 |

DORCHESTER CO-OPERATIVE BANK—BOSTON.

Incorporated Aug. 21, 1890. Commenced business Sept. 10, 1890.

Capital to be accumulated, \$1,000,000.

AMOS L. HOLLINGSWORTH, *President.*

GEORGE T. SEARS, *Secretary.*

FRANK E. BRIGHAM, *Treasurer.*

Names of security committee :

SAMUEL GANNETT,

JOSEPH E. HALL,

J. HOMER PIERCE,

CHARLES B. FOX,

GEO. L. BURT.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$56,250 00 | Dues capital, | \$57,923 00 |
| Loans on shares, | 1,090 00 | Profits capital (all series), . | 4,372 43 |
| Permanent expense account, . | 238 28 | Interest, | 547 61 |
| Temporary expense account, . | 61 45 | Premiums, | 29 08 |
| Cash in hands of treasurer, . | 5,644 57 | Fines, | 21 44 |
| | | Transfer fees, | 25 |
| | | Surplus, | 23 09 |
| | | Guaranty fund, | 52 50 |
| | | Forfeited share account, . | 162 00 |
| | | Withdrawal profits, . . . | 52 90 |
| | \$63,184 30 | | \$63,184 30 |

| | |
|--|-------------|
| Number of shares issued during the year, | 472 |
| Number of shares now in force, | 2,257 |
| Number of shares now borrowed upon, | 354 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 335 |
| Number of shares forfeited during the year, | 86 |
| Amount of dues received during the year, | \$25,569 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 59 |
| Present number of members, | 289 |
| Present number of borrowers, | 38 |
| Present number of non-borrowers, | 251 |
| Number of loans secured by first mortgage of real estate, | 33 |
| Number of loans on shares, | 5 |
| Largest loan to any one member, | \$4,400 00 |
| Smallest loan to any one member, | 500 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 348 94 |
| Amount of profits credited to shares during the year, | 2,915 93 |
| Date of examination by commissioner: May 31. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Sept., 1890, . | 1 | \$41 37 | 916 | \$37,594 92 | Dues capital, as per general ledger, | \$57,923 00 |
| Mar., 1891, . | 2 | 34 41 | 300 | 10,323 00 | Profits capital, as per gen- eral ledger, | 4,372 43 |
| Sept., 1891, . | 3 | 27 55 | 120 | 3,306 00 | Unpaid dues, | 905 00 |
| Mar., 1892, . | 4 | 20 87 | 327 | 6,824 49 | | |
| Sept., 1892, . | 5 | 14 38 | 199 | 2,861 62 | | |
| Mar., 1893, . | 6 | 8 10 | 164 | 1,328 40 | | |
| Sept., 1893, . | 7 | 2 00 | 231 | 462 00 | | |
| Dues paid in advance, | | | | 200 00 | | |
| Totals, | | | | \$63,200 43 | Total, | \$63,200 43 |

ECONOMY CO-OPERATIVE BANK — MERRIMAC.

Incorporated July 26, 1889. Commenced business Aug. 12, 1889.

Capital to be accumulated, \$1,000,000.

GEORGE ADAMS, *President.*

BAILLY SARGENT, *Secretary.*

BAILLY SARGENT, *Treasurer.*

Names of security committee:

ISAAC B. LITTLE,

FRANK E. PEASE,

GEORGE W. DAVIS.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|-------------------|-----------------------------------|-------------------|
| Loans on real estate, . . . | \$23,350 00 | Dues capital, | \$26,680 00 |
| Loans on shares, | 1,050 00 | Profits capital (all series), . . | 2,385 54 |
| Permanent expense account, . | 200 00 | Interest, | 349 28 |
| Temporary expense account, . | 30 00 | Premiums, | 22 75 |
| Cash in hands of treasurer, . | 140 75 | Fines, | 9 70 |
| | | Transfer fees, | 25 |
| | | Surplus, | 249 47 |
| | | Guaranty fund, | 40 00 |
| | | Forfeited share account, . . | 7 81 |
| | | Withdrawal profits, | 25 95 |
| | <hr/> \$29,770 75 | | <hr/> \$29,770 75 |

| | |
|--|-------------|
| Number of shares issued during the year, | 232 |
| Number of shares now in force, | 910 |
| Number of shares now borrowed upon, | 190 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 255 |
| Number of shares forfeited during the year, | 2 |
| Amount of dues received during the year, | \$11,043 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 05 |

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 36 | |
| Present number of members, | 148 | |
| Present number of borrowers, | 87 | |
| Present number of non-borrowers, | 111 | |
| Number of loans secured by first mortgage of real estate, | 29 | |
| Number of loans on shares, | 8 | |
| Largest loan to any one member, | | \$2,600 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 157 10 |
| Amount of profits credited to shares during the year, | | 1,474 35 |
| Date of examination by commissioner: July 14. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Aug., 1889, . | 1 | \$57 13 | 211 | \$12,054 43 | Dues capital, as per general ledger, | \$26,680 00 |
| Feb., 1890, . | 2 | 49 65 | 50 | 2,482 50 | Profits capital, as per gen- eral ledger, | 2,385 54 |
| Aug., 1890, . | 3 | 42 38 | 103 | 4,365 14 | Unpaid dues, | 261 00 |
| Feb., 1891, . | 4 | 35 32 | 151 | 5,333 82 | | |
| Aug., 1891, . | 5 | 28 47 | 53 | 1,508 91 | | |
| Feb., 1892, . | 6 | 21 82 | 53 | 1,156 46 | | |
| Aug., 1892, . | 7 | 15 36 | 96 | 1,474 56 | | |
| Feb., 1893, . | 8 | 9 09 | 58 | 527 22 | | |
| Aug., 1893, . | 9 | 8 00 | 135 | 405 00 | | |
| Dues paid in advance, | | | | 19 00 | | |
| Total, | | | | \$29,326 54 | Total, | \$29,326 54 |

ENTERPRISE CO-OPERATIVE BANK—EAST BOSTON.

Incorporated March 31, 1888. Commenced business April 3, 1888.

Capital to be accumulated, \$1,000,000.

JOSHUA N. TAYLOR, President.

HORACE B. BUTLER, Secretary.

HORACE B. BUTLER, Treasurer.

Names of security committee:

JAMES TOWNSEND,

WM. G. EMERY,

CHARLES T. WITT.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$208,100 00 | Dues capital, . . . | \$201,918 00 |
| Loans on shares, . . . | 10,900 00 | Profits capital (all series), . | 25,858 12 |
| Permanent expense account, . | 119 80 | Interest, . . . | 778 63 |
| Real estate by foreclosure, . | 2,048 92 | Premiums, . . . | 103 40 |
| Unpaid fines, . . . | 29 09 | Transfer fees, . . . | 1 25 |
| Office fixtures, . . . | 380 00 | Surplus, . . . | 556 11 |
| Cash in hands of treasurer, . | 8,305 15 | Guaranty fund, . . . | 550 00 |
| | | Forfeited share account, . | 77 62 |
| | | Withdrawal profits, . . . | 30 33 |
| | | Security committee, . . . | 7 50 |
| | \$229,880 96 | | \$229,880 96 |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,716 |
| Number of shares now in force, | 6,559 |
| Number of shares now borrowed upon, | 1,174 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 862 |
| Number of shares forfeited during the year, | 24 |
| Amount of dues received during the year, | \$73,337 00 |
| Highest premium received during the year, | 40 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 77 |
| Present number of members, | 613 |
| Present number of borrowers, | 139 |
| Present number of non-borrowers, | 474 |
| Number of loans secured by first mortgage of real estate, | 101 |
| Number of loans on shares, | 38 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,108 50 |
| Amount of profits credited to shares during the year, | 13,601 45 |
| Date of examination by commissioner: October 27. | |

Reconciliation of Share Account with Dues and Profits Capital

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| April, 1888, | 1 | \$79 97 | 461 | \$36,866 17 | Dues capital, as per general ledger, | \$201,918 00 |
| Oct., 1888, | 2 | 71 68 | 332 | 23,797 76 | Profits capital, as per gen- eral ledger, | 25,858 12 |
| April, 1889, | 3 | 63 61 | 763 | 48,534 43 | Unpaid dues, | 1,181 00 |
| Oct., 1889, | 4 | 55 78 | 386 | 21,531 08 | | |
| April, 1890, | 5 | 48 18 | 433 | 22,507 84 | | |
| Oct., 1890, | 6 | 40 81 | 347 | 14,161 07 | | |
| April, 1891, | 7 | 33 65 | 689 | 23,184 85 | | |
| Oct., 1891, | 8 | 25 71 | 297 | 7,532 87 | | |
| April, 1892, | 9 | 19 96 | 739 | 14,750 44 | | |
| Oct., 1892, | 10 | 13 45 | 673 | 9,088 59 | | |
| April, 1893, | 11 | 7 11 | 852 | 6,057 72 | | |
| Oct., 1893, | 12 | 1 00 | 557 | 557 00 | | |
| Dues paid in advance, | | | | 228 00 | | |
| Total, | | | | \$228,967 12 | Total, | \$228,967 12 |

EQUITABLE CO-OPERATIVE BANK — LYNN.

Incorporated September, 1877. Commenced business October, 1877.

Capital to be accumulated, \$1,000,000.

JAMES H. RICHARDS, *President.*

BENJ. E. PORTER, *Secretary.*

BENJ. E. PORTER, *Treasurer.*

Names of security committee :

BENJ. E. PORTER,

EDW. N. HAINES,

THOMAS E. WARD.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$268,285 93 | Dues capital, . . . | \$252,607 83 |
| Loans on shares, . . . | 17,094 00 | Profits capital (all series), . | 32,327 96 |
| Permanent expense account, . | 354 60 | Interest, . . . | |
| Temporary expense account, . | 113 73 | Premiums, } . . . | 23 83 |
| Real estate by foreclosure, . . | 1,120 01 | Fines, . . . | |
| Cash in hands of treasurer, . . | 233 02 | Surplus, . . . | 1,178 73 |
| | | Guaranty fund, . . . | 911 00 |
| | | Forfeited share account, . . | 53 97 |
| | | Suspense account, . . . | 98 97 |
| | \$287,201 29 | | \$287,201 29 |

| | |
|--|--------------|
| Number of shares issued during the year, | 3,617 |
| Number of shares now in force, | 9,420 |
| Number of shares now borrowed upon, | 2,248 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 3,630 |
| Number of shares matured during the year, | 7 |
| Amount of dues received during the year, | \$114,928 00 |
| Highest premium received during the year, | 09 |
| Lowest premium received during the year, | 01 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 423 |
| Present number of members, | 1,167 |
| Present number of borrowers, | 282 |
| Present number of non-borrowers, | 885 |
| Number of loans secured by first mortgage of real estate, | 202 |
| Number of loans on shares, | 80 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 8 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,434 42 |
| Amount of profits credited to shares during the year, | 15,093 95 |
| Date of examination by commissioner: April 10. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| April, 1882, . | 9 | \$195 82 | 28 | \$5,482 96 | Dues capital, as per general | |
| Oct., 1882, . | 10 | 184 66 | 8 | 1,476 48 | ledger, | \$252,607 83 |
| April, 1883, . | 11 | 173 81 | 7 | 1,216 67 | Profits capital, as per gen- | |
| Oct., 1883, . | 12 | 163 01 | 25 | 4,075 25 | eral ledger, | 33,327 96 |
| April, 1884, . | 13 | 162 63 | 33 | 5,036 79 | Unpaid dues, | 3,256 17 |
| Oct., 1884, . | 14 | 142 51 | 44 | 6,270 44 | | |
| April, 1885, . | 15 | 132 65 | 36 | 4,775 40 | | |
| Oct., 1885, . | 16 | 123 08 | 58 | 7,188 64 | | |
| April, 1886, . | 17 | 113 83 | 40 | 4,553 20 | | |
| Oct., 1886, . | 18 | 104 70 | 84 | 8,794 80 | | |
| April, 1887, . | 19 | 95 85 | 102 | 9,776 70 | | |
| Oct., 1887, . | 20 | 87 27 | 148 | 12,915 96 | | |
| April, 1888, . | 21 | 78 90 | 192 | 15,148 80 | | |
| Oct., 1888, . | 22 | 70 72 | 127 | 8,981 44 | | |
| April, 1889, . | 23 | 62 82 | 340 | 21,368 80 | | |
| Oct., 1889, . | 24 | 55 11 | 358 | 19,729 38 | | |
| April, 1890, . | 25 | 47 00 | 442 | 21,039 20 | | |
| Oct., 1890, . | 26 | 40 88 | 610 | 24,601 80 | | |
| April, 1891, . | 27 | 33 31 | 785 | 26,148 35 | | |
| Oct., 1891, . | 28 | 26 47 | 941 | 24,908 27 | | |
| April, 1892, . | 29 | 19 81 | 1,123 | 22,246 63 | | |
| Oct., 1892, . | 30 | 13 36 | 1,649 | 22,030 64 | | |
| April, 1893, . | 31 | 7 09 | 1,354 | 9,599 86 | | |
| Oct., 1893, . | 32 | 1 00 | 886 | 886 00 | | |
| Total, | | | | \$288,191 96 | Total, | \$288,191 96 |

EQUITY CO-OPERATIVE BANK — WORCESTER.

Incorporated Feb. 9, 1887. Commenced business Mar. 17, 1887.

Capital to be accumulated, \$1,000,000.

CHAS. L. GATES, *President.*

T. J. HASTINGS, *Secretary.*

T. J. HASTINGS, *Treasurer.*

Names of security committee:

DANIEL PARLIN,

E. J. BARDWELL,

URGEL JAQUES.

Regular meetings the Thursday preceding the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$215,800 00 | Dues capital, | \$199,747 00 |
| Loans on shares, | 7,770 00 | Profits capital (all series), . . | 31,227 27 |
| Temporary expense account, . | 190 23 | Interest, | 1,496 45 |
| Cash in hands of treasurer, . | 10,358 10 | Fines, | 67 94 |
| | | Transfer fees, | 8 00 |
| | | Surplus, | 1,060 31 |
| | | Guaranty fund, | 450 00 |
| | | Forfeited share account, . | 61 36 |
| | <u>\$234,118 33</u> | | <u>\$234,118 33</u> |

Number of shares issued during the year, 1,473
 Number of shares now in force, 5,671
 Number of shares now borrowed upon, 1,322
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,250
 Number of shares forfeited during the year, 22
 Amount of dues received during the year, \$65,062 00
 Highest per centum of interest received during the year: 12½.
 Lowest per centum of interest received during the year: 6.
 Number of members withdrawn during the year, 137
 Present number of members, 600

| | |
|--|------------|
| Present number of borrowers, | 131 |
| Present number of non-borrowers, | 469 |
| Number of loans secured by first mortgage of real estate, | 146 |
| Number of loans on shares, | 34 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 923 25 |
| Amount of profits credited to shares during the year, | 13,048 28 |
| Date of examination by commissioner: June 9. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Mar., 1887, | 1 | \$99 06 | 707 | \$70,049 56 | Dues capital, as per general ledger, | \$199,747 00 |
| Sept., 1887, | 2 | 90 11 | 159 | 14,327 49 | Profits capital, as per gen- eral ledger, | 31,237 27 |
| Mar., 1888, | 3 | 81 38 | 323 | 26,285 74 | Unpaid dues, | 2,157 00 |
| Sept., 1888, | 4 | 72 94 | 115 | 8,388 10 | | |
| Mar., 1889, | 5 | 64 75 | 270 | 17,482 50 | | |
| Sept., 1889, | 6 | 56 83 | 269 | 15,287 27 | | |
| Mar., 1890, | 7 | 49 17 | 386 | 18,979 62 | | |
| Sept., 1890, | 8 | 41 76 | 204 | 8,519 04 | | |
| Mar., 1891, | 9 | 34 58 | 482 | 16,667 56 | | |
| Sept., 1891, | 10 | 27 64 | 318 | 8,789 52 | | |
| Mar., 1892, | 11 | 20 92 | 699 | 12,581 08 | | |
| Sept., 1892, | 12 | 14 41 | 561 | 8,084 01 | | |
| Mar., 1893, | 13 | 8 11 | 798 | 6,471 78 | | |
| Sept., 1893, | 14 | 2 00 | 380 | 760 00 | | |
| Dues paid in advance, | | | | 506 00 | | |
| Total, | | | | \$233,131 27 | Total, | \$233,131 27 |

EVERETT CO-OPERATIVE BANK — EVERETT.

Incorporated Sept. 24, 1890. Commenced business Oct. 14, 1890.

Capital to be accumulated, \$1,000,000.

SAMUEL FREEMAN, 2d, *President.*

CHAS. E. JENNINGS, *Secretary*

CHAS. E. JENNINGS, *Treasurer.*

Names of security committee:

NATHANIEL A. DILL,

EDWARD C. MEAD,

JAMES E. FREEMAN.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$34,300 00 | Dues capital, . . . | \$40,611 00 |
| Loans on shares, . . . | 6,744 00 | Profits capital (all series), . | 3,196 22 |
| Unpaid fines, . . . | 16 02 | Interest, . . . | 162 71 |
| Cash in hands of treasurer, . | 3,291 01 | Premiums, . . . | 10 35 |
| | | Transfer fees, . . . | 25 |
| | | Surplus, . . . | 164 26 |
| | | Guaranty fund, . . . | 163 22 |
| | | Forfeited share account, . | 39 06 |
| | | Withdrawal profits, . . . | 2 62 |
| | | Suspense account, . . . | 1 34 |
| | \$44,351 03 | | \$44,351 03 |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 240 | |
| Number of shares now in force, | 1,493 | |
| Number of shares now borrowed upon, | 518 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 328 | |
| Number of shares forfeited during the year, | 2 | |
| Amount of dues received during the year, | | \$17,543 00 |
| Highest premium received during the year, | | 20 |
| Lowest premium received during the year, | | 05 |

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 46 | |
| Present number of members, | 152 | |
| Present number of borrowers, | 35 | |
| Present number of non-borrowers, | 117 | |
| Number of loans secured by first mortgage of real estate, | 15 | |
| Number of loans on shares, | 20 | |
| Largest loan to any one member, | | \$3,250 00 |
| Smallest loan to any one member, | | 40 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 147 10 |
| Amount of profits credited to shares during the year, | | 2,113 35 |
| Date of examination by commissioner: May 25. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Oct., 1890, | 1 | \$40 45 | 521 | \$21,074 45 | Dues capital, as per general ledger, | \$40,611 00 |
| April, 1891, | 2 | 33 39 | 398 | 13,122 27 | Profits capital, as per gen- eral ledger, | 3,196 22 |
| Oct., 1891, | 3 | 26 52 | 207 | 5,489 64 | Unpaid dues, | 398 00 |
| April, 1892, | 4 | 19 85 | 114 | 2,262 90 | | |
| Oct., 1892, | 5 | 13 38 | 97 | 1,297 86 | | |
| April, 1893, | 6 | 7 10 | 111 | 788 10 | | |
| Oct., 1893, | 7 | 1 00 | 50 | 50 00 | | |
| Dues paid in advance, | | | | 120 00 | | |
| Total, | | | | \$44,205 22 | Total, | \$44,205 22 |

FALL RIVER CO-OPERATIVE BANK—FALL RIVER.

Incorporated Dec. 1, 1888. Commenced business Dec. 12, 1888.

Capital to be accumulated, \$1,000,000.

JOHN BARLOW, *President.*

GEO. O. LATHROP, *Secretary.*

R. N. ALLEN, *Treasurer.*

Names of security committee:

JOHN BARLOW,

CHAS. F. TRIPP,

HENRY WARING.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$152,550 00 | Dues capital, . . . | \$140,102 00 |
| Loans on shares, . . . | 2,000 00 | Profits capital (all series), . . | 12,454 60 |
| Permanent expense account, . . | 100 00 | Interest, . . . | 1,125 26 |
| Temporary expense account, . . | 10 00 | Surplus, . . . | 383 51 |
| Unpaid fines, . . . | 28 31 | Guaranty fund, . . . | 850 00 |
| Profit and loss account, . . | 90 | Forfeited share account, . . | 23 69 |
| Cash in hands of secretary, . . | 8 89 | Unknown account, . . | 17 55 |
| Cash in hands of treasurer, . . | 258 51 | | |
| | <u>\$154,956 61</u> | | <u>\$154,956 61</u> |

| | |
|--|-------------|
| Number of shares issued during the year, | 2,107 |
| Number of shares now in force, | 5,891 |
| Number of shares now borrowed upon, | 947 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,695 |
| Number of shares forfeited during the year, | 28 |
| Amount of dues received during the year, | \$68,483 00 |
| Highest premium received during the year, | 30 |
| Lowest premium received during the year, | 08 |

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 149 | |
| Present number of members, | 546 | |
| Present number of borrowers, | 95 | |
| Present number of non-borrowers, | 451 | |
| Number of loans secured by first mortgage of real estate, | 87 | |
| Number of loans on shares, | 12 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | | 765 80 |
| Amount of profits credited to shares during the year, | | 7,317 86 |
| Date of examination by commissioner: July 24. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Dec., 1888, . | 1 | \$67 84 | 479 | \$32,495 36 | Dues capital, as per general ledger, | \$140,102 00 |
| Mar., 1889, . | 2 | 63 86 | 173 | 11,047 78 | Profits capital, as per gen- eral ledger, | 12,454 60 |
| Sept., 1889, . | 3 | 66 14 | 244 | 16,068 16 | Unpaid dues, | 1,703 00 |
| Mar., 1890, . | 4 | 48 66 | 339 | 16,492 35 | | |
| Sept., 1890, . | 5 | 41 38 | 316 | 13,076 08 | | |
| Mar., 1891, . | 6 | 34 82 | 503 | 17,262 96 | | |
| Sept., 1891, . | 7 | 27 47 | 249 | 6,840 03 | | |
| Mar., 1892, . | 8 | 20 82 | 908 | 18,900 46 | | |
| Sept., 1892, . | 9 | 14 36 | 924 | 13,298 64 | | |
| Mar., 1893, . | 10 | 8 09 | 1,242 | 10,047 78 | | |
| Sept., 1893, . | 11 | 2 00 | 519 | 1,038 00 | | |
| Dues paid in advance, | | | | 192 00 | | |
| Total, | | | | \$154,250 60 | Total, | \$154,250 60 |

FEDERAL CO-OPERATIVE BANK — BOSTON.

Incorporated Jan. 29, 1890. Commenced business Feb. 6, 1890.

Capital to be accumulated, \$1,000,000.

F. W. ELDRIDGE, Acting President.

WM. WARDWELL, Secretary.

WM. WARDWELL, Treasurer.

Names of security committee:

FRANK W. ELDRIDGE,

F. G. WASHEURN,

ALEX B. WILSON,

L. W. BLANCHARD,

WM. B. HATFORD.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$25,200 00 | Dues capital, | \$26,061 00 |
| Loans on shares, | 636 00 | Profits capital (all series), . | 1,640 13 |
| Temporary expense account, . | 169 16 | Interest, | 396 42 |
| Unpaid interest, | 119 04 | Premiums, | 26 63 |
| Unpaid premiums, | 5 67 | Fines, | 18 01 |
| Unpaid fines, | 12 53 | Surplus, | 88 70 |
| Cash in hands of treasurer, . | 2,366 29 | Guaranty fund, | 26 00 |
| | | Forfeited share account, . . | 7 26 |
| | | Withdrawal profits, | 36 20 |
| | | Forfeiture profits, | 8 34 |
| | | Profit and loss account, . . | 200 00 |
| | \$23,507 69 | | \$23,507 69 |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 664 | |
| Number of shares now in force, | 1,393 | |
| Number of shares now borrowed upon, | 232 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 432 | |
| Number of shares forfeited during the year, | 33 | |
| Amount of dues received during the year, | | \$14,942 00 |
| Highest premium received during the year, | | 20 |
| Lowest premium received during the year, | | 06 |

| | | |
|---|-----|------------|
| Number of members withdrawn during the year, | 81 | |
| Present number of members, | 204 | |
| Present number of borrowers, | 29 | |
| Present number of non-borrowers, | 175 | |
| Number of loans secured by first mortgage of real estate, | 17 | |
| Number of loans on shares, | 19 | |
| Largest loan to any one member, | | \$3,000 00 |
| Smallest loan to any one member, | | 20 00 |
| Amount of expenses of the corporation for the year ending Oct 31, 1893, . | | 217 04 |
| Amount of profits credited to shares during the year, | | 1,177 24 |
| Date of examination by commissioner: April 1. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Feb., 1890, . | 1 | \$49 70 | 144 | \$7,156 80 | Dues capital, as per general ledger, | \$26,061 00 |
| Aug., 1890, . | 2 | 42 44 | 102 | 4,328 88 | Profits capital, as per gen- eral ledger, | 1,640 13 |
| Feb., 1891, . | 3 | 35 37 | 59 | 2,086 83 | Unpaid dues, | 561 00 |
| Aug., 1891, . | 4 | 28 51 | 141 | 4,019 91 | | |
| Feb., 1892, . | 5 | 21 85 | 189 | 4,129 65 | | |
| Aug., 1892, . | 6 | 15 38 | 167 | 2,563 46 | | |
| Feb., 1893, . | 7 | 9 10 | 356 | 3,239 80 | | |
| Aug., 1893, . | 8 | 3 00 | 235 | 705 00 | | |
| Dues paid in advance, | | | | 27 00 | | |
| Total, | | | | \$28,262 13 | Total, | \$28,262 13 |

FIDELITY CO-OPERATIVE BANK — FITCHBURG.

Incorporated April 25, 1888. Commenced business May 8, 1888.

Capital to be accumulated, \$1,000,000.

GEO. E. CLIFFORD, *President.*

W. G. HAYES, *Secretary.*

W. G. HAYES, *Treasurer.*

Names of security committee:

H. G. MORSE,

L. H. GOODNOW.

WM. EDWARDS.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$225,400 00 | Dues capital, | \$223,593 00 |
| Loans on shares, | 18,200 00 | Profits capital (all series), . . | 27,600 96 |
| Temporary expense account, . . | 18 50 | Interest, | 2,614 38 |
| Unpaid interest, | 2,566 79 | Premiums, | 140 57 |
| Unpaid premiums, | 119 84 | Fines, | 75 85 |
| Unpaid fines, | 98 37 | Transfer fees, | 50 |
| Cash in hands of treasurer, . . | 8,970 92 | Surplus, | 578 77 |
| | | Guaranty fund, | 500 00 |
| | | Forfeited share account, . . | 23 79 |
| | | Withdrawal profits, | 241 60 |
| | \$255,374 42 | | \$255,374 42 |

Number of shares issued during the year, 1,867
 Number of shares now in force, 6,645
 Number of shares now borrowed upon, 1,816
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,672
 Amount of dues received during the year, \$81,064 00
 Highest per centum of interest received during the year: 14½.
 Lowest per centum of interest received during the year: 6.

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 173 | |
| Present number of members, | 764 | |
| Present number of borrowers, | 220 | |
| Present number of non-borrowers, | 544 | |
| Number of loans secured by first mortgage of real estate, | 159 | |
| Number of loans on shares, | 61 | |
| Largest loan to any one member, | | \$4,600 00 |
| Smallest loan to any one member, | | 10 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 995 14 |
| Amount of profits credited to shares during the year, | | 13,299 31 |
| Date of examination by commissioner: May 16. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| May, 1888, | 1 | \$77 35 | 1,191 | \$92,123 85 | Dues capital, as per general ledger, | \$223,593 00 |
| Sept., 1888, | 2 | 71 92 | 321 | 23,066 32 | Profits capital, as per general ledger, | 27,600 96 |
| Mar., 1889, | 3 | 63 97 | 399 | 25,524 03 | Unpaid dues, | 3,355 00 |
| Sept., 1889, | 4 | 56 24 | 318 | 17,884 32 | | |
| Mar., 1890, | 5 | 48 74 | 300 | 14,622 00 | | |
| Sept., 1890, | 6 | 41 46 | 408 | 16,708 88 | | |
| Mar., 1891, | 7 | 34 39 | 588 | 20,221 32 | | |
| Sept., 1891, | 8 | 27 52 | 299 | 8,228 48 | | |
| Mar., 1892, | 9 | 20 85 | 812 | 16,990 20 | | |
| Sept., 1892, | 10 | 14 38 | 752 | 10,813 76 | | |
| Mar., 1893, | 11 | 8 10 | 823 | 6,666 30 | | |
| Sept., 1893, | 12 | 2 00 | 439 | 878 00 | | |
| Dues paid in advance, | | | | 865 00 | | |
| Total, | | | | \$254,551 96 | Total, | \$254,551 96 |

FITCHBURG CO-OPERATIVE BANK — FITCHBURG.

Incorporated Oct. 27, 1877. Commenced business Nov. 8, 1877.

Capital to be accumulated, \$1,000,000.

JABEZ FISHER, *President.*

JOSEPH F. SIMONDS, *Secretary.*

HARRISON BAILEY, *Treasurer.*

Names of security committee:

NATHANIEL VARNEY,

MARTIN WEBBER,

EDGAR S. MOULTON.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------|-----------------------------------|--------------|
| Loans on real estate, . . . | \$540,255 00 | Dues capital, . . . | \$485,058 00 |
| Loans on shares, . . . | 23,405 00 | Profits capital (all series), . . | 98,905 51 |
| Real estate by foreclosure, . . | 2,587 08 | Surplus, . . . | 254 11 |
| Unpaid dues, . . . | 10,092 12 | Guaranty fund, . . . | 2,062 56 |
| Unpaid interest, . . . | 7,199 22 | Forfeited share account, . . . | 251 70 |
| Unpaid premiums, . . . | 135 34 | Advance dues, . . . | 1,606 00 |
| Unpaid fines, . . . | 400 43 | Estate of Edward LeGros, . . . | 89 22 |
| Estate of Chas. E. Havard, . . | 45 46 | Estate of H. H. Jennerson, . . | 129 34 |
| Estate of N. C. Upham, . . . | 14 75 | Estate of A. J. Hebert, . . . | 64 77 |
| Estate of J. M. Carpenter, . . | 9 02 | Estate of Mary Brason, . . . | 14 19 |
| Estate of Agnes M. Choate, . . | 74 85 | Estate of Mary Haley, . . . | 39 53 |
| Estate of A. J. McCormick, . . | 19 14 | Estate of Wm. H. Riley, . . . | 39 92 |
| Cash in hands of treasurer, . . | 4,823 82 | Estate of A. E. Joslin, . . . | 49 70 |
| | | Estate of S. M. Brown, . . . | 201 96 |
| | | Estate of N. Lafleur, . . . | 34 06 |
| | | Estate of E. A. Stone, . . . | 35 71 |
| | | Estate of E. E. Brown, . . . | 17 22 |
| | | Estate of C. Magoun, . . . | 46 63 |
| | | Suspense account, . . . | 27 92 |
| | | Due sundry persons, . . . | 133 18 |
| | \$589,061 23 | | \$589,061 23 |

| | |
|--|--------------|
| Number of shares issued during the year, | 2,701 |
| Number of shares now in force, | 10,568 |
| Number of shares now borrowed upon, | 3,222 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 2,309 |
| Number of shares forfeited during the year, | 74 |
| Number of shares retired during the year, | 368 |
| Number of shares matured during the year, | 99 |
| Amount of dues received during the year, | \$132,515 00 |
| Highest per centum of interest received during the year: 31 $\frac{1}{10}$. | |
| Lowest per centum of interest received during the year: 6. | |
| Number of members withdrawn during the year, | 362 |
| Present number of members, | 1,435 |
| Present number of borrowers, | 506 |
| Present number of non-borrowers, | 929 |
| Number of loans secured by first mortgage of real estate, | 558 |
| Number of loans on shares, | 177 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 10 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | 1,625 05 |
| Amount of profits credited to shares during the year, | 33,550 15 |
| Date of examination by commissioner: June 5. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| May, 1882, . | 10 | \$199 44 | 86 | \$17,151 84 | Dues capital, as per general ledger, | \$485,058 00 |
| Nov., 1882, . | 11 | 187 65 | 114 | 21,392 10 | Profits capital, as per general ledger, | 98,905 51 |
| May, 1883, . | 12 | 176 20 | 114 | 20,086 80 | | |
| Nov., 1883, . | 13 | 165 06 | 136 | 22,283 10 | | |
| May, 1884, . | 14 | 154 26 | 144 | 22,213 44 | | |
| Nov., 1884, . | 15 | 143 76 | 117 | 16,819 92 | | |
| May, 1885, . | 16 | 133 59 | 108 | 14,427 72 | | |
| Nov., 1885, . | 17 | 123 70 | 113 | 13,978 10 | | |
| May, 1886, . | 18 | 114 10 | 252 | 28,753 20 | | |
| Nov., 1886, . | 19 | 104 76 | 245 | 25,666 20 | | |
| May, 1887, . | 20 | 95 73 | 576 | 55,140 48 | | |
| Nov., 1887, . | 21 | 86 94 | 530 | 46,078 20 | | |
| May, 1888, . | 22 | 78 42 | 501 | 39,288 42 | | |
| Nov., 1888, . | 23 | 70 17 | 419 | 29,401 23 | | |
| May, 1889, . | 24 | 62 17 | 621 | 38,607 57 | | |
| Nov., 1889, . | 25 | 54 41 | 712 | 38,739 92 | | |
| May, 1890, . | 26 | 46 88 | 613 | 28,737 44 | | |
| Nov., 1890, . | 27 | 39 57 | 539 | 21,328 23 | | |
| May, 1891, . | 28 | 32 48 | 715 | 23,223 20 | | |
| Nov., 1891, . | 29 | 25 59 | 904 | 23,133 36 | | |
| May, 1892, . | 30 | 18 90 | 938 | 17,690 40 | | |
| Nov., 1892, . | 31 | 12 41 | 1,135 | 14,085 36 | | |
| May, 1893, . | 32 | 6 11 | 939 | 5,767 29 | | |
| Total, | | | | \$583,963 51 | Total, | \$583,963 51 |

FOXBOROUGH CO-OPERATIVE BANK—FOXBOROUGH.

Incorporated Feb. 25, 1889. Commenced business March 19, 1889.

Capital to be accumulated, \$1,000,000.

A. F. BEMIS, *President.*

F. S. LANE, *Secretary.*

F. S. LANE, *Treasurer.*

Names of security committee:

WM. B. CROCKER,
EZRA PICKENS,

CHAS. C. SUMNER,
CHAS. H. HARTSHORN.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . | \$23,900 00 | Dues capital, | \$23,553 00 |
| Loans on shares, . . . | 880 00 | Profits capital (all series), . | 2,326 71 |
| Cash in hands of treasurer, . | 2,051 14 | Interest, | 16 06 |
| | | Premiums, | 4 15 |
| | | Fines, | 45 |
| | | Surplus, | 480 01 |
| | | Guaranty fund, | 37 18 |
| | | Withdrawal profits, . . . | 13 58 |
| | \$31,931 14 | | \$31,931 14 |

| | | |
|--|-----|-------------|
| Number of shares issued during the year, | 240 | |
| Number of shares now in force, | 968 | |
| Number of shares now borrowed upon, | 227 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 232 | |
| Number of shares forfeited during the year, | 2 | |
| Amount of dues received during the year, | | \$11,396 00 |
| Highest premium received during the year, | | 25 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 25 | |
| Present number of members, | 195 | |

| | |
|--|------------|
| Present number of borrowers, | 39 |
| Present number of non-borrowers, | 156 |
| Number of loans secured by first mortgage of real estate, | 29 |
| Number of loans on shares, | 10 |
| Largest loan to any one member, | \$2,900 00 |
| Smallest loan to any one member, | 20 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 141 78 |
| Amount of profits credited to shares during the year, | 1,550 22 |
| Date of examination by commissioner: January 10. | |

• *Reconciliation of Share Account with Dues and Profits Capital.*

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Mar., 1889, . | 1 | \$63 88 | 166 | \$10,604 08 | Dues capital, as per general ledger, | \$28,553 00 |
| Sept., 1889, . | 2 | 56 16 | 91 | 5,110 56 | Profits capital, as per gen- eral ledger, | 2,326 71 |
| Mar., 1890, . | 3 | 48 67 | 26 | 1,265 42 | Unpaid dues, | 511 00 |
| Sept., 1890, . | 4 | 41 40 | 81 | 3,353 40 | | |
| Mar., 1891, . | 5 | 34 34 | 123 | 4,223 82 | | |
| Sept., 1891, . | 6 | 27 49 | 75 | 2,061 75 | | |
| Mar., 1892, . | 7 | 20 84 | 142 | 2,959 28 | | |
| Sept., 1892, . | 8 | 14 33 | 75 | 1,078 50 | | |
| Mar., 1893, . | 9 | 8 10 | 139 | 1,125 90 | | |
| Sept., 1893, . | 10 | 2 00 | 50 | 100 00 | | |
| Dues paid in advance, | | | | 8 00 | | |
| Total, | | | | \$31,890 71 | Total, | \$31,890 71 |

GARDNER CO-OPERATIVE BANK — GARDNER.

Incorporated Jan. 14, 1889. Commenced business March 12, 1889.

Capital to be accumulated, \$1,000,000.

GUY W. GARLAND, *President.*

JAMES A. STILES, *Secretary.*

JAMES A. STILES, *Treasurer.*

Names of security committee:

GEO. B. HAGER,

GEO. R. LOWE,

CHARLES A. ADAMS.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|-------------|---------------------------------|-------------|
| Loans on real estate, . . . | \$78,761 00 | Dues capital, | \$75,775 00 |
| Loans on shares, | 4,135 00 | Profits capital (all series), . | 8,998 87 |
| Permanent expense account, | 300 00 | Interest, | 808 24 |
| Temporary expense account, | 59 03 | Premiums, | 90 54 |
| Real estate by foreclosure, . | 2,112 97 | Fines, | 31 39 |
| Unpaid interest, | 513 41 | Transfer fees, | 50 |
| Unpaid premiums, | 47 13 | Surplus, | 249 81 |
| Unpaid fines, | 37 64 | Guaranty fund, | 130 32 |
| Cash in hands of treasurer, . | 160 72 | Forfeited share account, . | 9 11 |
| | | Withdrawal profits, . . . | 32 30 |
| | | Forfeiture profits, . . . | 82 |
| | \$86,126 90 | | \$86,126 90 |

| | |
|--|-------------|
| Number of shares issued during the year, | 554 |
| Number of shares now in force, | 2,294 |
| Number of shares now borrowed upon, | 599 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 463 |
| Number of shares forfeited during the year, | 8 |
| Amount of dues received during the year, | \$26,847 00 |
| Highest premium received during the year, | 62 |
| Lowest premium received during the year, | 02 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 55 |
| Present number of members, | 435 |
| Present number of borrowers, | 90 |
| Present number of non-borrowers, | 345 |
| Number of loans secured by first mortgage of real estate, | 94 |
| Number of loans on shares, | 16 |
| Largest loan to any one member, | \$2,600 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 316 17 |
| Amount of profits credited to shares during the year, | 4,485 58 |
| Date of examination by commissioner: May 18. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-------------|
| Mar., 1889, . | 1 | \$64 40 | 711 | \$45,788 40 | Dues capital, as per general ledger, | \$75,775 00 |
| Sept., 1889, . | 2 | 56 83 | 162 | 9,174 06 | Profits capital, as per general ledger, | 8,928 87 |
| Mar., 1890, . | 3 | 49 06 | 109 | 5,347 54 | Unpaid dues, | 984 00 |
| Sept., 1890, . | 4 | 41 09 | 87 | 3,627 08 | | |
| Mar., 1891, . | 5 | 34 54 | 201 | 6,942 54 | | |
| Sept., 1891, . | 6 | 27 61 | 125 | 3,451 25 | | |
| Mar., 1892, . | 7 | 20 90 | 297 | 6,207 30 | | |
| Sept., 1892, . | 8 | 14 41 | 168 | 2,276 78 | | |
| Mar., 1893, . | 9 | 8 11 | 327 | 2,651 97 | | |
| Sept., 1893, . | 10 | 2 00 | 117 | 234 00 | | |
| Dues paid in advance, | | | | 57 00 | | |
| Total, | | | | \$85,757 87 | Total, | \$85,757 87 |

GERMANIA CO-OPERATIVE BANK — BOSTON.

Incorporated Oct. 3, 1885. Commenced business Oct. 20, 1885.

Capital to be accumulated, \$1,000,000.

JOSEPH TONDORF, *President.*

ANDREW M. DORR, *Secretary.*

MARTIN HASENFUSS, *Treasurer.*

Names of security committee:

HERMAN OBERMARK,

THEODOR FANDELL,

NICHOLAS SCHAAF.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------|-----------------------------------|--------------|
| Loans on real estate, . . . | \$196,700 00 | Dues capital, | \$178,814 00 |
| Loans on shares, | 6,000 00 | Profits capital (all series), . . | 29,324 18 |
| Permanent expense account, . | 382 04 | Interest, | 1,059 22 |
| Temporary expense account, . | 188 91 | Fines, | 22 57 |
| Real estate by foreclosure, . . | 7,693 64 | Surplus, | 72 90 |
| Cash in hands of secretary, . . | 104 88 | Guaranty fund, | 1,328 61 |
| | | Forfeited share account, . . . | 102 20 |
| | | Withdrawal profits, | 167 17 |
| | | Forfeiture profits, | 86 |
| | | Suspense, | 137 76 |
| | \$211,019 47 | | \$211,019 47 |

| | |
|--|-------------|
| Number of shares issued during the year, | 2,005 |
| Number of shares now in force, | 5,940 |
| Number of shares now borrowed upon, | 1,166 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,803 |
| Number of shares forfeited during the year, | 15 |
| Number of shares retired during the year, | 130 |
| Amount of dues received during the year, | \$66,757 00 |

Highest per centum of interest received during the year: 13½.

Lowest per centum of interest received during the year: 6.

Number of members withdrawn during the year, 211

Present number of members, 678

Present number of borrowers, 127

Present number of non-borrowers, 551

Number of loans secured by first mortgage of real estate, 102

Number of loans on shares, 38

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1893, 1,382 58

Amount of profits credited to shares during the year, 11,710 87

Date of examination by commissioner: December 16.

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Oct., 1885, . | 1 | \$126 25 | 257 | \$32,446 25 | Dues capital, as per general | |
| April, 1886, . | 2 | 116 56 | 110 | 12,821 60 | ledger, | \$178,814 00 |
| Oct., 1886, . | 3 | 107 00 | 104 | 11,137 36 | Profits capital, as per gen- | |
| April, 1887, . | 4 | 97 87 | 72 | 7,046 64 | eral ledger, | 29,234 18 |
| Oct., 1887, . | 5 | 88 99 | 131 | 10,767 79 | Unpaid dues, | 2,186 00 |
| April, 1888, . | 6 | 80 26 | 276 | 22,151 76 | | |
| Oct., 1888, . | 7 | 71 88 | 254 | 18,257 52 | | |
| April, 1889, . | 8 | 63 70 | 25 | 1,592 50 | | |
| Oct., 1889, . | 9 | 55 76 | 182 | 10,146 32 | | |
| April, 1890, . | 10 | 48 12 | 268 | 12,896 16 | | |
| Oct., 1890, . | 11 | 40 72 | 365 | 14,863 80 | | |
| April, 1891, . | 12 | 33 56 | 380 | 12,752 80 | | |
| Oct., 1891, . | 13 | 26 04 | 528 | 14,066 92 | | |
| April, 1892, . | 14 | 19 92 | 566 | 11,274 72 | | |
| Oct., 1892, . | 15 | 13 48 | 736 | 9,884 48 | | |
| April, 1893, . | 16 | 7 12 | 1,063 | 7,668 56 | | |
| Oct., 1893, . | 17 | 1 00 | 633 | 633 00 | | |
| Dues paid in advance, | | | | 16 00 | | |
| Total, | | | | \$210,324 18 | Total, | \$210,324 18 |

GLOUCESTER CO-OPERATIVE BANK — GLOUCESTER.

Incorporated March 2, 1887. Commenced business April 14, 1887.

Capital to be accumulated, \$1,000,000.

W. FRANK PARSONS, *President.*

EVERETT LANE, *Secretary.*

EVERETT LANE, *Treasurer.*

Names of security committee :

ASA G. ANDREWS,

EDWIN O. PARSONS,

HERBERT PRESSON,

JOHN S. ROGERS,

JOS. C. SHEPHERD.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$104,700 00 | Dues capital, . . . | \$101,271 00 |
| Loans on shares, . . . | 11,300 00 | Profits capital (all series), . | 13,496 58 |
| Unpaid interest, . . . | 300 00 | Interest, . . . | 546 25 |
| Unpaid premiums, . . . | 37 86 | Premiums, . . . | 64 30 |
| Unpaid fines, . . . | 48 42 | Fines, . . . | 16 04 |
| Cash in hands of treasurer, . | 577 46 | Transfer fees, . . . | 25 |
| | | Surplus, . . . | 1,092 59 |
| | | Guaranty fund, . . . | 420 54 |
| | | Forfeited share account, . . | 7 65 |
| | | Withdrawal profits, . . . | 48 54 |
| | \$116,963 74 | | \$116,963 74 |

| | |
|--|-------------|
| Number of shares issued during the year, | 739 |
| Number of shares now in force, | 3,080 |
| Number of shares now borrowed upon, | 785 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 396 |
| Number of shares retired during the year, | 72 |
| Amount of dues received during the year, | \$34,451 00 |
| Highest premium received during the year, | 35 |
| Lowest premium received during the year, | 05 |

| | | |
|--|--------|------------|
| Number of members withdrawn during the year, | 74 | |
| Present number of members, | 528 | |
| Present number of borrowers, | 134 | |
| Present number of non-borrowers, | 394 | |
| Number of loans secured by first mortgage of real estate, | 111 | |
| Number of loans on shares, | 51 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 739 21 | |
| Amount of profits credited to shares during the year, | | 5,891 00 |
| Date of examination by commissioner: March 7. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| April, 1887, | 1 | \$96 08 | 288 | \$27,671 04 | Dues capital, as per general | |
| Oct., 1887, | 2 | 87 41 | 98 | 8,566 18 | ledger, | \$101,271 00 |
| April, 1888, | 3 | 78 98 | 114 | 9,008 72 | Profits capital, as per gen- | |
| Oct., 1888, | 4 | 70 80 | 81 | 5,734 80 | eral ledger, | 13,496 58 |
| April, 1889, | 5 | 62 85 | 139 | 8,736 15 | Unpaid dues, | 1,080 00 |
| Oct., 1889, | 6 | 55 14 | 151 | 8,326 14 | | |
| April, 1890, | 7 | 47 65 | 227 | 10,816 55 | | |
| Oct., 1890, | 8 | 40 38 | 94 | 3,795 72 | | |
| April, 1891, | 9 | 33 32 | 347 | 11,562 04 | | |
| Oct., 1891, | 10 | 26 47 | 252 | 6,670 44 | | |
| April, 1892, | 11 | 19 82 | 338 | 6,699 16 | | |
| Oct., 1892, | 12 | 13 86 | 340 | 4,542 40 | | |
| April, 1893, | 13 | 7 09 | 436 | 3,091 24 | | |
| Oct., 1893, | 14 | 1 00 | 175 | 175 00 | | |
| Dues paid in advance, | | | | 457 00 | | |
| Total, | | | | \$115,847 58 | Total, | \$115,847 58 |

GRAFTON CO-OPERATIVE BANK — GRAFTON.

Incorporated Oct. 19, 1887. Commenced business Nov. 10, 1887.

Capital to be accumulated, \$1,000,000.

DANIEL N. GIBBS, *President.*

JOSEPH A. DODGE, *Secretary.*

JOSEPH A. DODGE, *Treasurer.*

Names of security committee:

HENRY F. WING,

ALBERT L. FISHER,

CHAS. H. NELSON.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$36,833 33 | Dues capital, | \$33,595 00 |
| Loans on shares, | 2,072 00 | Profits capital (all series), . | 4,863 93 |
| Unpaid interest, | 31 28 | Surplus, | 469 14 |
| Cash in hands of treasurer, . | 247 99 | Guaranty fund, | 256 53 |
| | <u>\$39,184 60</u> | | <u>\$39,184 60</u> |

| | |
|---|-------------|
| Number of shares issued during the year, | 229 |
| Number of shares now in force, | 936 |
| Number of shares now borrowed upon, | 266 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 407 |
| Amount of dues received during the year, | \$12,625 00 |
| Highest per centum of interest received during the year: 7. | |
| Lowest per centum of interest received during the year: 6. | |
| Number of members withdrawn during the year, | 65 |
| Present number of members, | 173 |
| Present number of borrowers, | 44 |
| Present number of non-borrowers, | 129 |

| | | |
|--|----|------------|
| Number of loans secured by first mortgage of real estate, | 32 | |
| Number of loans on shares, | 12 | |
| Largest loan to any one member, | | \$4,000 00 |
| Smallest loan to any one member, | | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | | 163 64 |
| Amount of profits credited to shares during the year, | | 2,283 36 |
| Date of examination by commissioner: May 25. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Nov., 1887, . | 1 | \$87 19 | 158 | \$13,776 02 | Dues capital, as per general ledger, | \$33,595 00 |
| May, 1888, . | 2 | 78 70 | 25 | 2,046 20 | Profits capital, as per gen- eral ledger, | 4,963 93 |
| Nov., 1888, . | 3 | 70 49 | 89 | 2,749 11 | Unpaid dues, | 236 00 |
| May, 1889, . | 4 | 62 50 | 20 | 1,250 00 | | |
| Nov., 1889, . | 5 | 54 70 | 62 | 3,391 40 | | |
| May, 1890, . | 6 | 47 11 | 59 | 2,779 49 | | |
| Nov., 1890, . | 7 | 39 72 | 84 | 3,336 48 | | |
| May, 1891, . | 8 | 32 55 | 65 | 2,116 40 | | |
| Nov., 1891, . | 9 | 25 93 | 117 | 2,998 71 | | |
| May, 1892, . | 10 | 18 93 | 108 | 2,044 44 | | |
| Nov., 1892, . | 11 | 12 41 | 153 | 1,898 73 | | |
| May, 1893, . | 12 | 6 11 | 45 | 274 95 | | |
| Dues paid in advance, | | | | 23 00 | | |
| Total, | | | | \$38,684 93 | Total, | \$38,684 93 |

GUARDIAN CO-OPERATIVE BANK—BOSTON.

Incorporated July 2, 1886. Commenced business Aug. 6, 1886.

Capital to be accumulated, \$1,000,000.

GAMALIEL BRADFORD, *President.*

DANIEL ELDREDGE, *Secretary.*

DANIEL ELDREDGE, *Treasurer.*

Names of security committee :

HIRAM AMES,

JAMES M. SIMPSON,

JOHN K. FELLOWS,

WALTER H. ROBERTS,

ALEX. H. CLAPP.

Regular meetings the first Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$220,450 00 | Dues capital, | \$208,021 00 |
| Loans on shares, | 10,000 00 | Profits capital (all series), . . | 25,423 39 |
| Temporary expense account, . | 576 00 | Interest, | 5,739 26 |
| Real estate by foreclosure, . | 8,337 59 | Premiums, | 439 15 |
| Unpaid interest, | 798 00 | Fines, | 315 60 |
| Unpaid premiums, | 67 80 | Transfer fees, | 2 75 |
| Unpaid fines, | 109 88 | Surplus, | 2,182 72 |
| Cash in hands of treasurer, . | 3,346 36 | Guaranty fund, | 1,100 00 |
| | | Forfeited share account, . . . | 53 34 |
| | | Withdrawal profits, | 406 41 |
| | | Forfeiture profits, | 1 11 |
| | \$243,684 63 | | \$243,684 63 |

| | |
|--|-------|
| Number of shares issued during the year, | 1,304 |
| Number of shares now in force, | 5,816 |
| Number of shares now borrowed upon, | 1,340 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,081 |
| Number of shares forfeited during the year, | 41 |
| Number of shares retired during the year, | 305 |

| | |
|--|-------------|
| Amount of dues received during the year, | \$70,062 00 |
| Highest premium received during the year, | 25 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 196 |
| Present number of members, | 787 |
| Present number of borrowers, | 137 |
| Present number of non-borrowers, | 650 |
| Number of loans secured by first mortgage of real estate, | 133 |
| Number of loans on shares, | 40 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 2,095 63 |
| Amount of profits credited to shares during the year, | 12,399 66 |
| Date of examination by commissioner: March 31. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| Aug., 1886, . | 1 | \$106 68 | 30 | \$3,200 40 | Dues capital, as per general ledger, | \$208,021 00 |
| Dec., 1886, . | 2 | 100 67 | 238 | 23,959 46 | Profits capital, as per general ledger, | 25,423 39 |
| June, 1887, . | 3 | 91 91 | 345 | 31,708 95 | Unpaid dues, | 1,866 00 |
| Dec., 1887, . | 4 | 88 43 | 236 | 19,689 48 | | |
| June, 1888, . | 5 | 75 19 | 296 | 22,181 05 | | |
| Dec., 1888, . | 6 | 67 20 | 330 | 22,176 00 | | |
| June, 1889, . | 7 | 69 43 | 257 | 16,273 51 | | |
| Dec., 1889, . | 8 | 61 88 | 306 | 15,875 28 | | |
| June, 1890, . | 9 | 44 58 | 343 | 15,290 94 | | |
| Dec., 1890, . | 10 | 37 46 | 319 | 11,949 74 | | |
| June, 1891, . | 11 | 30 55 | 645 | 19,704 75 | | |
| Dec., 1891, . | 12 | 23 86 | 335 | 7,989 75 | | |
| June, 1892, . | 13 | 17 37 | 898 | 15,598 26 | | |
| Dec., 1892, . | 14 | 11 09 | 698 | 7,740 82 | | |
| June, 1893, . | 15 | 5 00 | 641 | 2,706 00 | | |
| Dues paid in advance, | | | | 267 00 | | |
| Total, | | | | \$235,310 39 | Total, | \$235,310 39 |

HAVERHILL CO-OPERATIVE BANK — HAVERHILL.

Incorporated Aug. 20, 1877. Commenced business Sept. 3, 1877.

Capital to be accumulated, \$1,000,000.

AMOS W. DOWNING, *President.*

WM. H. PAGE, *Secretary.*

WM. H. PAGE, *Treasurer.*

Names of security committee:

IRA O. SAWYER,

M. WARREN HANSOOM,

FRANK C. CAME.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . | \$384,700 00 | Dues capital, | \$352,726 00 |
| Loans on shares, . . . | 9,900 00 | Profits capital (all series), . | 71,533 25 |
| Real estate by foreclosure, . | 6,823 54 | Surplus, | 1,292 70 |
| Unpaid interest, . . . | 7,725 75 | Guaranty fund, | 3,000 00 |
| Unpaid premiums, . . . | 769 50 | Forfeited share account, . | 325 35 |
| Unpaid fines, | 427 88 | Retired share account, . | 82 86 |
| Loan on \$15,000 Haverhill, Mass., bonds, | 15,000 00 | | |
| Mortgage balance, . . . | 95 69 | | |
| Cash in hands of treasurer, . | 3,817 80 | | |
| | <u>\$429,060 16</u> | | <u>\$429,060 16</u> |

| | |
|--|-------|
| Number of shares issued during the year, | 1,991 |
| Number of shares now in force, | 8,675 |
| Number of shares now borrowed upon, | 2,307 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,413 |
| Number of shares forfeited during the year, | 67 |
| Number of shares retired during the year, | 310 |
| Number of shares matured during the year, | 86 |

| | |
|--|--------------|
| Amount of dues received during the year, | \$102,729 00 |
| Highest premium received during the year, | 10 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 186 |
| Present number of members, | 1,164 |
| Present number of borrowers, | 295 |
| Present number of non-borrowers, | 869 |
| Number of loans secured by first mortgage of real estate, | 254 |
| Number of loans on shares, | 41 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,989 38 |
| Amount of profits credited to shares during the year, | 25,501 40 |
| Date of examination by commissioner: May 23. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Jan., 1883, | 9 | \$189 99 | 96 | \$18,239 04 | Dues capital, as per general ledger, | \$352,726 00 |
| July, 1883, | 10 | 177 75 | 103 | 18,308 25 | Profits capital, as per gen- eral ledger, | 71,633 25 |
| Jan., 1884, | 11 | 165 99 | 81 | 13,445 19 | Unpaid dues, | 6,596 00 |
| Nov., 1884, | 12 | 147 22 | 129 | 18,991 38 | | |
| May, 1885, | 13 | 134 46 | 74 | 10,066 04 | | |
| Nov., 1885, | 14 | 128 09 | 134 | 16,896 06 | | |
| May, 1886, | 15 | 118 05 | 167 | 19,880 85 | | |
| Nov., 1886, | 16 | 106 35 | 257 | 27,831 95 | | |
| May, 1887, | 17 | 96 98 | 156 | 15,128 38 | | |
| Nov., 1887, | 18 | 87 95 | 197 | 17,426 16 | | |
| May, 1888, | 19 | 79 20 | 468 | 37,066 00 | | |
| Nov., 1888, | 20 | 70 74 | 617 | 43,646 58 | | |
| May, 1889, | 21 | 62 57 | 685 | 36,608 45 | | |
| Nov., 1889, | 22 | 54 68 | 273 | 14,927 04 | | |
| May, 1890, | 23 | 47 06 | 359 | 16,994 54 | | |
| Nov., 1890, | 24 | 39 69 | 810 | 32,148 90 | | |
| May, 1891, | 25 | 32 53 | 713 | 23,198 89 | | |
| Nov., 1891, | 26 | 25 61 | 686 | 17,568 46 | | |
| May, 1892, | 27 | 18 90 | 990 | 18,711 00 | | |
| Nov., 1892, | 28 | 12 41 | 567 | 7,036 47 | | |
| May, 1893, | 29 | 6 11 | 1,218 | 7,411 43 | | |
| Dues paid in advance, | | | | 502 00 | | |
| Total, | | | | \$430,955 25 | Total, | \$430,955 25 |

HENRY WILSON CO-OPERATIVE BANK—NATICK.

Incorporated Oct. 23, 1886. Commenced business Nov. 12, 1886.

Capital to be accumulated, \$1,000,000.

JOHN R. ADAMS, *President.*

MILTON F. JONES, *Secretary.*

HARVEY H. WHITNEY, *Treasurer.*

Names of security committee:

JOSEPH WILDE,

E. S. DODGE,

AMOS P. CHENEY,

EDWARD McMANUS,

J. E. SWEETLAND.

. Regular meetings the second Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$107,250 00 | Dues capital, . . . | \$106,928 00 |
| Loans on shares, : . . | 9,750 00 | Profits capital (all series), . | 18,733 03 |
| Permanent expense account, . | 171 73 | Surplus, . . . | 1,016 39 |
| Real estate by foreclosure, . | 4,025 00 | Guaranty fund, . . . | 715 00 |
| Unpaid interest, . . . | 1,394 50 | Forfeited share account, . | 18 38 |
| Unpaid premiums, . . . | 134 00 | | |
| Unpaid fines, . . . | 102 51 | | |
| Cash in hands of secretary, . | 64 41 | | |
| Cash in hands of treasurer, . | 6,518 65 | | |
| | <u>\$129,410 80</u> | | <u>\$129,410 80</u> |

| | |
|--|-------|
| Number of shares issued during the year, | 591 |
| Number of shares now in force, | 2,583 |
| Number of shares now borrowed upon, | 782 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 347 |
| Number of shares forfeited during the year, | 15 |
| Number of shares retired during the year, | 139 |

| | |
|--|-------------|
| Amount of dues received during the year, | \$29,914 00 |
| Highest premium received during the year, | 03 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 66 |
| Present number of members, | 387 |
| Present number of borrowers, | 116 |
| Present number of non-borrowers, | 271 |
| Number of loans secured by first mortgage of real estate, | 88 |
| Number of loans on shares, | 56 |
| Largest loan to any one member, | 4,800 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 556 40 |
| Amount of profits credited to shares during the year, | 6,934 12 |
| Date of examination by commissioner: March 6. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| Nov., 1886, . | 1 | \$104 88 | 271 | \$28,422 48 | Dues capital, as per general ledger, | \$106,928 00 |
| May, 1887, . | 2 | 95 76 | 145 | 13,885 20 | Profits capital, as per general ledger, | 18,733 03 |
| Nov., 1887, . | 3 | 86 95 | 210 | 18,259 60 | Unpaid dues, | 2,828 00 |
| May, 1888, . | 4 | 78 39 | 105 | 8,230 95 | | |
| Nov., 1888, . | 5 | 70 09 | 132 | 9,251 88 | | |
| May, 1889, . | 6 | 62 04 | 135 | 8,375 40 | | |
| Nov., 1889, . | 7 | 54 25 | 174 | 9,439 50 | | |
| May, 1890, . | 8 | 46 72 | 249 | 11,633 28 | | |
| Nov., 1890, . | 9 | 39 42 | 166 | 6,543 72 | | |
| May, 1891, . | 10 | 32 34 | 150 | 4,851 06 | | |
| Nov., 1891, . | 11 | 25 49 | 104 | 2,650 96 | | |
| May, 1892, . | 12 | 18 84 | 202 | 3,806 68 | | |
| Nov., 1892, . | 13 | 12 38 | 291 | 3,602 58 | | |
| May, 1893, . | 14 | 6 10 | 249 | 1,518 90 | | |
| Dues paid in advance, | | | | 18 00 | | |
| Total, | | | | \$130,489 08 | Total, | \$130,489 08 |

HINGHAM CO-OPERATIVE BANK — HINGHAM.

Incorporated June 1, 1899. Commenced business June 5, 1899.

Capital to be accumulated, \$1,000,000.

EBED L. RIPLEY, *President.*

WALTER B. FOSTER, *Secretary.*

WALTER B. FOSTER, *Treasurer.*

Names of security committee:

E. WATERS BURR,

C. SUMNER CUSHING,

FRANCIS M. RIPLEY,

STETSON FOSTER,

EDWARD H. BARTLETT.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1899.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$76,650 00 | Dues capital, | \$75,526 00 |
| Loans on shares, | 4,600 00 | Profits capital (all series), . . | 8,179 18 |
| Permanent expense account, . . | 60 00 | Surplus, | 35 76 |
| Unpaid interest, | 42 25 | Guaranty fund, | 100 11 |
| Unpaid premiums, | 4 75 | Forfeited share account, . . . | 76 74 |
| Unpaid fines, | 11 82 | | |
| Cash in hands of treasurer, . . | 2,648 96 | | |
| | \$83,917 78 | | \$83,917 78 |

| | |
|--|-------------|
| Number of shares issued during the year, | 598 |
| Number of shares now in force, | 2,640 |
| Number of shares now borrowed upon, | 665 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 230 |
| Number of shares forfeited during the year, | 20 |
| Amount of dues received during the year, | \$30,720 00 |
| Highest premium received during the year, | 10 |
| Lowest premium received during the year, | 06 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 47 |
| Present number of members, | 369 |
| Present number of borrowers, | 83 |
| Present number of non-borrowers, | 286 |
| Number of loans secured by first mortgage of real estate, | 61 |
| Number of loans on shares, | 22 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 335 64 |
| Amount of profits credited to shares during the year, | 4,346 05 |
| Date of examination by commissioner: December 11. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-------------|
| June, 1889, . | 1 | \$61 16 | 433 | \$26,492 28 | Dues capital, as per general ledger, | \$75,526 00 |
| Nov., 1889, . | 2 | 54 67 | 166 | 9,075 22 | Profits capital, as per general ledger, | 8,179 18 |
| May, 1890, . | 3 | 47 10 | 208 | 9,796 80 | Unpaid dues, | 320 00 |
| Nov., 1890, . | 4 | 39 73 | 186 | 7,389 78 | | |
| May, 1891, . | 5 | 32 58 | 264 | 8,601 12 | | |
| Nov., 1891, . | 6 | 25 64 | 307 | 7,871 48 | | |
| May, 1892, . | 7 | 18 92 | 494 | 9,346 48 | | |
| Nov., 1892, . | 8 | 12 41 | 270 | 3,350 70 | | |
| May, 1893, . | 9 | 6 11 | 312 | 1,906 32 | | |
| Dues paid in advance, | | | | 205 00 | | |
| Total, | | | | \$84,025 18 | Total, | \$84,025 18 |

HOLBROOK CO-OPERATIVE BANK—HOLBROOK.

Incorporated June 9, 1888. Commenced business June 11, 1888.

Capital to be accumulated, \$1,000,000.

E. N. THAYER, *President.*

GEORGE T. WILDE, *Secretary.*

GEORGE T. WILDE, *Treasurer.*

Names of security committee :

ZENAS A. FRENCH,

CHAS. F. DERBY,

CHAS. B. WHITCOMB.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$32,150 00 | Dues capital, | \$30,061 00 |
| Loans on shares, | 2,265 00 | Profits capital (all series), . | 3,568 58 |
| Temporary expense account, . | 39 00 | Interest, | 877 57 |
| Unpaid interest, | 161 30 | Premiums, | 44 25 |
| Unpaid premiums, | 6 90 | Fines, | 44 98 |
| Unpaid fines, | 9 90 | Surplus, | 187 94 |
| Cash in hands of treasurer, . | 267 68 | Guaranty fund, | 65 00 |
| | | Withdrawal profits, | 50 46 |
| | \$34,899 78 | | \$34,899 78 |

| | |
|--|------------|
| Number of shares issued during the year, | 123 |
| Number of shares now in force, | 705 |
| Number of shares now borrowed upon, | 195 |
| Largest number of shares held by any one member, | 20 |
| Number of shares withdrawn during the year, | 144 |
| Number of shares retired during the year, | 62 |
| Amount of dues received during the year, | \$9,204 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 06 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 28 |
| Present number of members, | 151 |
| Present number of borrowers, | 44 |
| Present number of non-borrowers, | 107 |
| Number of loans secured by first mortgage of real estate, | 34 |
| Number of loans on shares, | 10 |
| Largest loan to any one member, | \$3,800 00 |
| Smallest loan to any one member, | 80 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 197 88 |
| Amount of profits credited to shares during the year, | 1,921 25 |
| Date of examination by commissioner: May 16. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-------------|
| June, 1888, . | 1 | \$74 60 | 225 | \$16,785 00 | Dues capital, as per general ledger, | \$30,061 00 |
| Dec., 1888, . | 2 | 66 79 | 96 | 6,411 84 | Profits capital, as per general ledger, | 3,568 88 |
| June, 1889, . | 3 | 59 13 | 16 | 946 08 | Unpaid dues, | 270 00 |
| Dec., 1889, . | 4 | 51 66 | 47 | 1,420 16 | | |
| June, 1890, . | 5 | 44 38 | 32 | 2,427 65 | | |
| Dec., 1890, . | 6 | 37 33 | 56 | 2,090 48 | | |
| June, 1891, . | 7 | 30 47 | 43 | 1,310 21 | | |
| Dec., 1891, . | 8 | 23 82 | 39 | 928 98 | | |
| June, 1892, . | 9 | 17 36 | 30 | 520 80 | | |
| Dec., 1892, . | 10 | 11 06 | 73 | 798 48 | | |
| June, 1893, . | 11 | 5 00 | 49 | 245 00 | | |
| Dues paid in advance, | | | | 15 00 | | |
| Total, | | | | \$33,899 68 | Total, | \$33,899 68 |

HOLYOKE CO-OPERATIVE BANK — HOLYOKE.

Incorporated July 24, 1880. Commenced business Aug. 25, 1880.

Capital to be accumulated, \$1,000,000.

JOSEPH W. MOORE, *President.*

DWIGHT O. JUDD, *Secretary.*

DWIGHT O. JUDD, *Treasurer.*

Names of security committee:

CHARLES L. ALLEN, THOMAS W. DOYLE,
JOHN H. MONTGOMERY.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$172,850 00 | Dues capital, | \$170,754 00 |
| Loans on shares, | 24,800 00 | Profits capital (all series), . | 36,493 92 |
| Permanent expense account, . | 95 21 | Surplus, | 580 33 |
| Unpaid dues, | 1,260 00 | Guaranty fund, | 554 59 |
| Unpaid interest, | 685 83 | Forfeited share account, . | 22 37 |
| Unpaid premiums, | 12 38 | | |
| Unpaid fines, | 35 67 | | |
| Furniture, | 400 00 | | |
| Cash in hands of treasurer, . | 8,236 12 | | |
| | \$208,405 21 | | \$208,405 21 |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,112 |
| Number of shares now in force, | 3,904 |
| Number of shares now borrowed upon, | 1,211 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 699 |
| Number of shares forfeited during the year, | 22 |
| Number of shares retired during the year, | 29 |
| Number of shares matured during the year, | 57 |
| Amount of dues received during the year, | \$47,403 00 |

Highest per centum of interest received during the year: 7 ¹⁰/₁₀₀.

Lowest per centum of interest received during the year: 6.

Number of members withdrawn during the year, 130

Present number of members, 593

Present number of borrowers, 199

Present number of non-borrowers, 394

Number of loans secured by first mortgage of real estate, 147

Number of loans on shares, 52

Largest loan to any one member, \$4,200 00

Smallest loan to any one member, 50 00

Amount of expenses of the corporation for the year ending Oct. 31, 1893, 1,260 31

Amount of profits credited to shares during the year, 10,983 11

Date of examination by commissioner: June 3.

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| May, 1882, . | 5 | \$108 39 | 81 | \$10,000 59 | Dues capital, as per general | |
| Nov., 1882, . | 6 | 185 61 | 62 | 11,560 83 | ledger, | \$170,754 00 |
| Nov., 1883, . | 7 | 163 94 | 110 | 18,033 40 | Profits capital, as per gen- | |
| May, 1884, . | 8 | 153 03 | 43 | 6,580 29 | eral ledger, | 36,493 92 |
| Nov., 1884, . | 9 | 142 61 | 104 | 14,831 44 | | |
| May, 1885, . | 10 | 132 50 | 37 | 4,902 50 | | |
| Nov., 1885, . | 11 | 122 66 | 62 | 7,604 92 | | |
| May, 1886, . | 12 | 113 16 | 70 | 7,921 20 | | |
| Nov., 1886, . | 13 | 103 94 | 72 | 7,483 68 | | |
| May, 1887, . | 14 | 94 95 | 81 | 7,690 95 | | |
| Nov., 1887, . | 15 | 86 27 | 190 | 16,391 30 | | |
| May, 1888, . | 16 | 77 87 | 153 | 10,356 71 | | |
| Nov., 1888, . | 17 | 69 70 | 171 | 11,918 70 | | |
| May, 1889, . | 18 | 61 77 | 116 | 7,103 55 | | |
| Nov., 1889, . | 19 | 54 06 | 141 | 7,622 46 | | |
| May, 1890, . | 20 | 46 59 | 227 | 10,575 93 | | |
| Nov., 1890, . | 21 | 39 32 | 223 | 8,768 36 | | |
| May, 1891, . | 22 | 32 27 | 174 | 5,614 98 | | |
| Nov., 1891, . | 23 | 25 43 | 283 | 7,196 69 | | |
| May, 1892, . | 24 | 18 79 | 539 | 10,127 81 | | |
| Nov., 1892, . | 25 | 12 34 | 425 | 5,236 84 | | |
| May, 1893, . | 26 | 6 08 | 560 | 3,404 80 | | |
| Dues paid in advance, | | | | 222 00 | | |
| Total, | | | | \$207,247 92 | Total, | \$207,247 92 |

HOME CO-OPERATIVE BANK — WORCESTER.

Incorporated June 10, 1882. Commenced business June 16, 1882.

Capital to be accumulated, \$1,000,000.

E. H. TOWNE, *President.*

T. J. HASTINGS, *Secretary.*

T. J. HASTINGS, *Treasurer.*

Names of security committee :

DANIEL PARLIN,

E. J. BARDWELL,

D. C. LEONARD.

Regular meetings the Friday preceding the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$429,750 00 | Dues capital, | \$368,241 00 |
| Loans on shares, | 17,185 00 | Profits capital (all series), . | 68,763 19 |
| Temporary expense account, . | 634 42 | Interest, | 8,686 20 |
| Cash in hands of treasurer, . | 3,315 72 | Fines, | 428 97 |
| | | Transfer fees, | 8 60 |
| | | Surplus, | 3,541 43 |
| | | Guaranty fund, | 1,180 00 |
| | | Forfeited share account, . | 35 83 |
| | <u>\$450,885 14</u> | | <u>\$450,885 14</u> |

Number of shares issued during the year, 1,819
 Number of shares now in force, 8,412
 Number of shares now borrowed upon, 2,566
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,729
 Number of shares forfeited during the year, 5
 Number of shares retired during the year, 167
 Amount of dues received during the year, \$103,324 00
 Highest per centum of interest received during the year: 10½.
 Lowest per centum of interest received during the year: 6.

| | |
|--|------------|
| Number of members withdrawn during the year, | 192 |
| Present number of members, | 913 |
| Present number of borrowers, | 255 |
| Present number of non-borrowers, | 658 |
| Number of loans secured by first mortgage of real estate, | 240 |
| Number of loans on shares, | 85 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,342 43 |
| Amount of profits credited to shares during the year, | 25,656 72 |
| Date of examination by commissioner: June 9. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| June, 1882, | 1 | \$197 28 | 79 | \$16,585 12 | Dues capital, as per general ledger, | \$368,241 00 |
| Dec., 1882, | 2 | 185 86 | 69 | 12,789 84 | Profits capital, as per gen- eral ledger, | 68,763 19 |
| June, 1883, | 3 | 173 82 | 80 | 13,905 60 | Unpaid dues, | 3,489 00 |
| Dec., 1883, | 4 | 162 60 | 69 | 11,219 40 | | |
| June, 1884, | 5 | 151 70 | 88 | 13,349 60 | | |
| Dec., 1884, | 6 | 141 10 | 129 | 18,201 90 | | |
| June, 1885, | 7 | 130 84 | 176 | 22,897 00 | | |
| Dec., 1885, | 8 | 120 88 | 206 | 24,901 28 | | |
| June, 1886, | 9 | 111 26 | 252 | 28,036 00 | | |
| Dec., 1886, | 10 | 101 94 | 284 | 28,853 96 | | |
| June, 1887, | 11 | 92 89 | 276 | 25,637 64 | | |
| Dec., 1887, | 12 | 84 16 | 328 | 27,601 20 | | |
| June, 1888, | 13 | 75 72 | 261 | 19,762 92 | | |
| Dec., 1888, | 14 | 67 55 | 389 | 26,276 95 | | |
| June, 1889, | 15 | 59 66 | 350 | 20,877 50 | | |
| Dec., 1889, | 16 | 52 02 | 479 | 24,917 58 | | |
| June, 1890, | 17 | 44 64 | 509 | 22,721 76 | | |
| Dec., 1890, | 18 | 37 51 | 547 | 20,517 97 | | |
| June, 1891, | 19 | 30 59 | 618 | 18,751 67 | | |
| Dec., 1891, | 20 | 23 90 | 839 | 20,062 10 | | |
| June, 1892, | 21 | 17 40 | 798 | 13,885 20 | | |
| Dec., 1892, | 22 | 11 11 | 1,000 | 11,110 00 | | |
| June, 1893, | 23 | 5 00 | 642 | 3,210 00 | | |
| Dues paid in advance, | | | | 482 00 | | |
| Total, | | | | \$440,493 19 | Total, | \$440,493 19 |

HOMESTEAD CO-OPERATIVE BANK — BOSTON.

Incorporated Sept. 11, 1877. Commenced business Sept. 12, 1877.

Capital to be accumulated, \$1,000,000.

WALTER H. ROBERTS, *President.*

DANIEL ELDRIDGE, *Secretary.*

DANIEL ELDRIDGE, *Treasurer.*

Names of security committee :

JAMES M. SIMPSON,

JOHN K. FELLOWS,

JOHN D. CAMPBELL,

WALTER H. ROBERTS,

WILLIS S. MASON.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------|-----------------------------------|--------------|
| Loans on real estate, . . . | \$361,800 00 | Dues capital, | \$324,427 00 |
| Loans on shares, | 15,850 00 | Profits capital (all series), . . | 66,906 40 |
| Temporary expense account, . . | 350 00 | Interest, | 4,071 68 |
| Real estate by foreclosure, . . | 4,607 22 | Premiums, | 458 05 |
| Unpaid interest, | 2,521 00 | Fines, | 297 90 |
| Unpaid premiums, | 303 60 | Transfer fees, | 1 75 |
| Unpaid fines, | 229 62 | Surplus, | 2,514 36 |
| Mortgages, | 10,890 00 | Guaranty fund, | 1,628 73 |
| Cash in hands of treasurer, . . | 6,291 56 | Forfeited share account, . . | 330 47 |
| | | Withdrawal profits, | 443 06 |
| | | Forfeiture profits, | 7 53 |
| | | Retired shares, | 152 43 |
| | | Matured shares, | 603 64 |
| | \$401,843 00 | | \$401,843 00 |

| | |
|--|-------|
| Number of shares issued during the year, | 1,190 |
| Number of shares now in force, | 7,607 |
| Number of shares now borrowed upon, | 2,213 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,030 |
| Number of shares forfeited during the year, | 61 |

| | | |
|--|-----|-------------|
| Number of shares retired during the year, | 180 | |
| Number of shares matured during the year, | 67 | |
| Amount of dues received during the year, | | \$88,815 00 |
| Highest premium received during the year, | | 20 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 181 | |
| Present number of members, | 940 | |
| Present number of borrowers, | 243 | |
| Present number of non-borrowers, | 697 | |
| Number of loans secured by first mortgage of real estate, | 235 | |
| Number of loans on shares, | 73 | |
| Largest loan to any one member, | | 5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 2,130 71 |
| Amount of profits credited to shares during the year, | | 25,584 24 |
| Date of examination by commissioner: March 31. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| Mar., 1883, . | 12 | \$187 49 | 23 | \$4,312 27 | Dues capital, as per general ledger, | \$324,427 00 |
| Sept., 1883, . | 13 | 175 10 | 85 | 6,128 50 | Profits capital, as per general ledger, | 66,906 40 |
| Mar., 1884, . | 14 | 163 13 | 55 | 8,972 15 | Unpaid dues, | 3,571 00 |
| Sept., 1884, . | 15 | 151 68 | 30 | 4,550 40 | | |
| Mar., 1885, . | 16 | 140 67 | 300 | 42,201 00 | | |
| Sept., 1885, . | 17 | 130 04 | 128 | 16,645 12 | | |
| Mar., 1886, . | 18 | 119 82 | 239 | 28,636 98 | | |
| Sept., 1886, . | 19 | 109 98 | 258 | 28,361 94 | | |
| Mar., 1887, . | 20 | 100 88 | 181 | 18,149 78 | | |
| Sept., 1887, . | 21 | 91 16 | 202 | 18,414 82 | | |
| Mar., 1888, . | 22 | 82 24 | 296 | 24,343 04 | | |
| Sept., 1888, . | 23 | 73 63 | 638 | 45,975 94 | | |
| Mar., 1889, . | 24 | 65 81 | 408 | 26,646 48 | | |
| Sept., 1889, . | 25 | 57 27 | 364 | 20,846 28 | | |
| Mar., 1890, . | 26 | 49 50 | 478 | 23,601 00 | | |
| Sept., 1890, . | 27 | 41 99 | 440 | 18,475 60 | | |
| Mar., 1891, . | 28 | 34 74 | 457 | 15,876 18 | | |
| Sept., 1891, . | 29 | 27 74 | 550 | 15,257 00 | | |
| Mar., 1892, . | 30 | 20 97 | 805 | 16,880 85 | | |
| Sept., 1892, . | 31 | 14 43 | 601 | 8,672 43 | | |
| Mar., 1893, . | 32 | 8 11 | 574 | 4,655 14 | | |
| Sept., 1893, . | 33 | 2 00 | 495 | 990 00 | | |
| Dues paid in advance, | | | | 252 00 | | |
| Totals, | | | | \$394,904 40 | Total, | \$394,904 40 |

HOUSATONIC CO-OPERATIVE BANK—GREAT BARRINGTON.

Incorporated June 3, 1889. Commenced business July 1, 1889.

Capital to be accumulated, \$1,000,000.

NATHANIEL WARNER, *President.*

M. J. LEAHY, *Secretary.*

TIMOTHY Z. POTTER, *Treasurer.*

Names of security committee:

F. M. MOORE,

TIMOTHY Z. POTTER,

E. S. THATCHER.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$10,750 00 | Dues capital, | \$11,400 00 |
| Loans on shares, | 1,250 00 | Profits capital (all series), . | 852 60 |
| Permanent expense account, . | 15 96 | Interest, | 230 63 |
| Temporary expense account, . | 10 50 | Fines, | 5 81 |
| Cash in hands of treasurer, . | 616 44 | Surplus, | 101 52 |
| | | Guaranty fund, | 24 66 |
| | | Forfeited share account, . | 12 80 |
| | | Withdrawal profits, . . . | 14 88 |
| | \$12,642 90 | | \$12,642 90 |

Number of shares issued during the year, 168

Number of shares now in force, 420

Number of shares now borrowed upon, 96

Largest number of shares held by any one member, 15

Number of shares withdrawn during the year, 117

Amount of dues received during the year, \$4,850 00

Highest per centum of interest received during the year: 6½.

Lowest per centum of interest received during the year: 5.

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 32 | |
| Present number of members, | 105 | |
| Present number of borrowers, | 25 | |
| Present number of non-borrowers, | 80 | |
| Number of loans secured by first mortgage of real estate, | 15 | |
| Number of loans on shares, | 10 | |
| Largest loan to any one member, | | \$1,400 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 27 06 |
| Amount of profits credited to shares during the year, | | 464 22 |
| Date of examination by commissioner: November 21. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares In Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| July, 1889, | 1 | \$57 15 | 121 | \$6,915 15 | Dues capital, as per general ledger, | \$11,400 00 |
| Jan., 1890, | 2 | 50 11 | 22 | 1,102 42 | Profits capital, as per gen- eral ledger, | 862 60 |
| July, 1890, | 3 | 42 87 | 8 | 342 96 | Unpaid dues, | 110 00 |
| Jan., 1891, | 4 | 35 96 | 18 | 647 28 | | |
| July, 1891, | 5 | 29 26 | 25 | 731 25 | | |
| Jan., 1892, | 6 | 22 70 | 48 | 976 10 | | |
| July, 1892, | 7 | 16 32 | 48 | 783 86 | | |
| Jan., 1893, | 8 | 10 08 | 61 | 614 08 | | |
| July, 1893, | 9 | 4 00 | 84 | 336 00 | | |
| Dues paid in advance, | | | | 14 00 | | |
| Total, | | | | \$12,362 60 | Total, | \$12,362 60 |

HUDSON CO-OPERATIVE BANK — HUDSON.

Incorporated Oct. 22, 1885. Commenced business Nov. 19, 1885.

Capital to be accumulated, \$1,000,000.

ARTHUR T. KNIGHT, *President.*

C. H. HILL, *Secretary.*

CHAS. E. HALL, *Treasurer.*

Names of security committee:

R. HENRY HAPGOOD,

JOSIAH S. WELSH,

CHAS. F. WELCH.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$134,600 00 | Dues capital, . . . | \$126,441 00 |
| Loans on shares, . . . | 7,350 00 | Profits capital (all series), . | 19,058 46 |
| Permanent expense account, . | 200 00 | Surplus, . . . | 548 65 |
| Unpaid interest, . . . | 929 75 | Guaranty fund, . . . | 469 00 |
| Unpaid fines, . . . | 99 16 | Forfeited share account, . | 82 40 |
| Cash in hands of treasurer, . | 3,420 60 | | |
| | <u>\$146,599 41</u> | | <u>\$146,599 41</u> |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 1,427 | |
| Number of shares now in force, | 3,830 | |
| Number of shares now borrowed upon, | 856 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 970 | |
| Number of shares retired during the year, | 38 | |
| Amount of dues received during the year, | | \$45,588 00 |
| Highest per centum of interest received during the year: 7½. | | |
| Lowest per centum of interest received during the year: 6. | | |
| Number of members withdrawn during the year, | 79 | |
| Present number of members, | 535 | |
| Present number of borrowers, | 144 | |

| | | |
|--|-----|------------|
| Present number of non-borrowers, | 391 | |
| Number of loans secured by first mortgage of real estate, | 116 | |
| Number of loans on shares, | 28 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 717 95 |
| Amount of profits credited to shares during the year, | | 8,119 97 |
| Date of examination by commissioner: October 17. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Nov., 1885, . | 1 | \$124 68 | 116 | \$14,462 88 | Dues capital, as per general ledger, | \$126,441 00 |
| May, 1886, . | 2 | 114 65 | 29 | 3,324 85 | Profits capital, as per gen- eral ledger, | 19,058 46 |
| Nov., 1886, . | 3 | 105 48 | 43 | 4,533 49 | Unpaid dues, | 1,519 00 |
| May, 1887, . | 4 | 96 85 | 23 | 2,216 06 | | |
| Nov., 1887, . | 5 | 87 55 | 159 | 13,920 45 | | |
| May, 1888, . | 6 | 78 99 | 135 | 10,663 66 | | |
| Nov., 1888, . | 7 | 70 67 | 109 | 7,703 08 | | |
| May, 1889, . | 8 | 62 55 | 234 | 14,636 70 | | |
| Nov., 1889, . | 9 | 54 71 | 279 | 15,264 09 | | |
| May, 1890, . | 10 | 47 07 | 311 | 14,638 77 | | |
| Nov., 1890, . | 11 | 39 68 | 308 | 12,321 44 | | |
| May, 1891, . | 12 | 32 54 | 222 | 7,223 88 | | |
| Nov., 1891, . | 13 | 25 61 | 328 | 8,400 08 | | |
| May, 1892, . | 14 | 18 90 | 366 | 6,917 40 | | |
| Nov., 1892, . | 15 | 12 40 | 543 | 6,733 20 | | |
| May, 1893, . | 16 | 6 10 | 635 | 3,812 50 | | |
| Dues paid in advance, | | | | 346 00 | | |
| Total, | | | | \$147,018 46 | Total, | \$147,018 46 |

HYDE PARK CO-OPERATIVE BANK—HYDE PARK.

Incorporated March 26, 1886. Commenced business May 5, 1886.

Capital to be accumulated, \$1,000,000.

GEO. MILES, *President.*

THOMAS E. FAUNCE, *Secretary.*

THOMAS E. FAUNCE, *Treasurer.*

Names of security committee :

ELI B. TASKER,

ALONZO H. RICHARDSON,

HOWARD JENKINS.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------|---------------------------------|--------------|
| Loans on real estate, . . . | \$126,500 00 | Dues capital, | \$118,581 00 |
| Loans on shares, | 8,300 00 | Profits capital (all series), . | 14,714 79 |
| Permanent expense account, | 221 15 | Interest, | 963 75 |
| Temporary expense account, | 177 45 | Premiums, | 120 65 |
| Cash in hands of treasurer, . | 818 30 | Fines, | 6 86 |
| | | Transfer fees, | 75 |
| | | Surplus, | 430 82 |
| | | Guaranty fund, | 449 34 |
| | | Withdrawal profits, | 248 94 |
| | <hr/> | | <hr/> |
| | \$135,616 90 | | \$135,616 90 |

Number of shares issued during the year, 1,153
 Number of shares now in force, 4,082
 Number of shares now borrowed upon, 888
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,043
 Number of shares forfeited during the year, 7
 Number of shares retired during the year, 20
 Amount of dues received during the year, \$47,246 00
 Highest per centum of interest received during the year: $12\frac{3}{10}$.
 Lowest per centum of interest received during the year: $6\frac{5}{16}$.

| | | |
|--|----------|------------|
| Number of members withdrawn during the year, | 144 | |
| Present number of members, | 566 | |
| Present number of borrowers, | 115 | |
| Present number of non-borrowers, | 441 | |
| Number of loans secured by first mortgage of real estate, | 83 | |
| Number of loans on shares, | 40 | |
| Largest loan to any one member, | | \$4,800 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,125 82 | |
| Amount of profits credited to shares during the year, | 7,409 77 | |
| Date of examination by commissioner: June 28. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| May, 1886, . | 1 | \$118 90 | 99 | \$11,276 10 | Dues capital, as per general ledger, | \$118,581 00 |
| Mar., 1887, . | 2 | 98 57 | 98 | 9,659 86 | Profits capital, as per gen- eral ledger, | 14,714 79 |
| Sept., 1887, . | 3 | 89 74 | 30 | 3,499 86 | Unpaid dues, | 816 00 |
| Mar., 1888, . | 4 | 81 12 | 81 | 6,570 72 | | |
| Sept., 1888, . | 5 | 72 75 | 105 | 7,688 75 | | |
| Mar., 1889, . | 6 | 64 67 | 173 | 11,187 91 | | |
| Sept., 1889, . | 7 | 56 79 | 166 | 9,427 14 | | |
| Mar., 1890, . | 8 | 49 15 | 330 | 16,219 50 | | |
| Sept., 1890, . | 9 | 41 76 | 249 | 10,398 24 | | |
| Mar., 1891, . | 10 | 34 58 | 441 | 15,249 78 | | |
| Sept., 1891, . | 11 | 27 64 | 392 | 10,834 88 | | |
| Mar., 1892, . | 12 | 20 92 | 469 | 9,811 48 | | |
| Sept., 1892, . | 13 | 14 42 | 436 | 6,287 12 | | |
| Mar., 1893, . | 14 | 8 11 | 505 | 4,825 45 | | |
| Sept., 1893, . | 15 | 2 00 | 349 | 718 00 | | |
| Dues paid in advance, | | | | 507 00 | | |
| Total, | | | | \$134,111 79 | Total, | \$134,111 79 |

LAWRENCE CO-OPERATIVE BANK—LAWRENCE.

Incorporated March 12, 1888. Commenced business April 6, 1888.

Capital to be accumulated, \$1,000,000.

HARRY WYLDE, *President.*

A. M. FAY, *Secretary.*

GEO. W. HALL, *Treasurer.*

Names of security committees :

A. M. FAY,

OSCAR E. SPEAR,

COLIN KERR.

Regular meetings the first Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------|-----------------------------------|--------------|
| Loans on real estate, . . . | \$156,550 00 | Dues capital, | \$148,285 00 |
| Loans on shares, | 7,385 00 | Profits capital (all series), . . | 16,790 99 |
| Unpaid interest, | 405 25 | Interest, | 836 71 |
| Unpaid premiums, | 42 60 | Premiums, | 97 42 |
| Unpaid fines, | 51 42 | Fines, | 24 86 |
| Cash in hands of secretary, . . | 332 02 | Surplus, | 1,178 13 |
| Cash in hands of treasurer, . . | 3,147 52 | Guaranty fund, | 500 00 |
| | | Forfeited share account, . . . | 40 32 |
| | | Withdrawal profits, | 160 38 |
| | \$167,913 81 | | \$167,913 81 |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,060 |
| Number of shares now in force, | 5,236 |
| Number of shares now borrowed upon, | 1,149 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,162 |
| Number of shares retired during the year, | 35 |
| Amount of dues received during the year, | \$63,861 00 |
| Highest premium received during the year, | 86 |
| Lowest premium received during the year, | 05 |

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 155 | |
| Present number of members, | 787 | |
| Present number of borrowers, | 143 | |
| Present number of non-borrowers, | 644 | |
| Number of loans secured by first mortgage of real estate, | 132 | |
| Number of loans on shares, | 35 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 896 77 |
| Amount of profits credited to shares during the year, | | 8,893 99 |
| Date of examination by commissioner: May 12. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| April, 1888, . | 1 | \$79 30 | 253 | \$20,062 90 | Dues capital, as per general ledger, | \$148,285 00 |
| Oct., 1888, . | 2 | 71 25 | 177 | 12,611 25 | | |
| April, 1889, . | 3 | 63 38 | 346 | 24,464 68 | Profits capital, as per gen- eral ledger, | 16,790 99 |
| Oct., 1889, . | 4 | 55 58 | 238 | 16,007 04 | Unpaid dues, | 1,091 00 |
| April, 1890, . | 5 | 48 18 | 443 | 21,343 74 | | |
| Oct., 1890, . | 6 | 40 85 | 272 | 11,111 20 | | |
| April, 1891, . | 7 | 33 70 | 451 | 15,198 70 | | |
| Oct., 1891, . | 8 | 26 74 | 549 | 14,680 26 | | |
| April, 1892, . | 9 | 19 99 | 805 | 16,091 95 | | |
| Oct., 1892, . | 10 | 13 45 | 747 | 10,047 15 | | |
| April, 1893, . | 11 | 7 12 | 601 | 4,279 12 | | |
| Oct., 1893, . | 12 | 1 00 | 264 | 264 00 | | |
| Dues paid in advance, | | | | 5 00 | | |
| Total, | | | | \$166,166 99 | Total, | \$166,166 99 |

LEOMINSTER CO-OPERATIVE BANK—LEOMINSTER.

Incorporated May 8, 1888. Commenced business May 18, 1888.

Capital to be accumulated, \$1,000,000.

JOEL G. TYLER, *President.*

ROBERT L. CARTER, *Secretary.*

ROBERT L. CARTER, *Treasurer.*

Names of security committee :

CHARLES E. BIGELOW,

WILLARD F. LAWRENCE,

HULBERT L. HARRIS.

Regular meetings the third Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$72,326 59 | Dues capital, | \$67,762 00 |
| Loans on shares, | 1,690 00 | Profits capital (all series), . . | 8,194 86 |
| Permanent expense account, . . | 89 38 | Surplus, | 712 98 |
| Unpaid interest, | 278 60 | Guaranty fund, | 236 90 |
| Unpaid premiums, | 13 75 | Fofelted share account, . . . | 1 24 |
| Unpaid fines, | 36 11 | | |
| Cash in hands of treasurer, . . | 2,463 56 | | |
| | \$76,897 98 | | \$76,897 98 |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 716 | |
| Number of shares now in force, | 2,255 | |
| Number of shares now borrowed upon, | 511 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 569 | |
| Amount of dues received during the year, | | \$26,739 00 |
| Highest premium received during the year, | | 1 15 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 77 | |
| Present number of members, | 358 | |
| Present number of borrowers, | 85 | |

| | | |
|--|----------|------------|
| Present number of non-borrowers, | 273 | |
| Number of loans secured by first mortgage of real estate, | 67 | |
| Number of loans on shares, | 18 | |
| Largest loan to any one member, | | \$3,450 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 442 25 | |
| Amount of profits credited to shares during the year, | 3,793 36 | |
| Date of examination by commissioner: April 17. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|-------------|
| May, 1888, . | 1 | \$77 58 | 277 | \$21,489 66 | Dues capital, as per general | |
| Nov., 1888, . | 2 | 69 55 | 117 | 8,137 35 | ledger, | \$67,752 00 |
| May, 1889, . | 3 | 61 74 | 107 | 6,606 18 | Profits capital, as per gen- | |
| Nov., 1889, . | 4 | 54 13 | 101 | 5,467 13 | eral ledger, | 8,194 86 |
| May, 1890, . | 5 | 46 72 | 115 | 5,372 80 | Unpaid dues, | 1,856 00 |
| Nov., 1890, . | 6 | 39 49 | 198 | 7,819 02 | | |
| May, 1891, . | 7 | 32 44 | 160 | 5,190 40 | | |
| Nov., 1891, . | 8 | 25 57 | 268 | 6,852 76 | | |
| May, 1892, . | 9 | 18 88 | 265 | 5,003 20 | | |
| Nov., 1892, . | 10 | 12 38 | 297 | 3,676 86 | | |
| May, 1893, . | 11 | 6 09 | 350 | 2,131 50 | | |
| Dues paid in advance, | | | | 56 00 | | |
| Total, | | | | \$77,802 86 | Total, | \$77,802 86 |

LOWELL CO-OPERATIVE BANK—LOWELL.

Incorporated April 29, 1885. Commenced business May 14, 1885.

Capital to be accumulated, \$1,000,000.

ARTEMAS B. WOODWORTH, *President.*

GEORGE W. BATCHELDER, *Secretary.*

DANIEL A. EATON, *Treasurer.*

Names of security committee:

JOSEPH L. SEDGLEY,

CALEB L. SMITH,

CHARLES H. BURTT.

Regular meetings the first Friday after the tenth of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$180,840 00 | Dues capital, | \$174,076 00 |
| Loans on shares, | 14,240 00 | Profits capital (all series), . | 30,413 80 |
| Permanent expense account, . | 72 00 | Interest, | 47 00 |
| Real estate by foreclosure, . . | 2,834 14 | Premiums, | 6 35 |
| Unpaid interest, | 559 70 | Fines, | 5 63 |
| Unpaid premiums, | 47 20 | Transfer fees, | 50 |
| Unpaid fines, | 76 80 | Surplus, | 269 85 |
| Cash in hands of secretary, . . | 47 38 | Guaranty fund, | 418 25 |
| Cash in hands of treasurer, . . | 6,520 16 | | |
| | \$205,237 38 | | \$205,237 38 |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,304 |
| Number of shares now in force, | 4,763 |
| Number of shares now borrowed upon, | 1,283 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 758 |
| Number of shares forfeited during the year, | 14 |
| Number of shares retired during the year, | 61 |
| Amount of dues received during the year, | \$56,296 00 |
| Highest per centum of interest received during the year: $8\frac{7}{10}$. | |
| Lowest per centum of interest received during the year: $6\frac{1}{10}$. | |

| | |
|---|------------|
| Number of members withdrawn during the year, | 76 |
| Present number of members, | 583 |
| Present number of borrowers, | 182 |
| Present number of non-borrowers, | 401 |
| Number of loans secured by first mortgage of real estate, | 137 |
| Number of loans on shares, | 45 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct 31, 1893, | 739 71 |
| Amount of profits credited to shares during the year, | 11,557 37 |
| Date of examination by commissioner: August 4. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| May, 1885, . | 1 | \$137 42 | 123 | \$17,589 76 | Dues capital, as per general | |
| Nov., 1885, . | 2 | 127 07 | 85 | 10,800 95 | ledger, | \$174,076 00 |
| May, 1886, . | 3 | 117 00 | 49 | 5,733 00 | Profits capital, as per gen- | |
| Nov., 1886, . | 4 | 107 26 | 136 | 14,687 36 | eral ledger, | 30,413 80 |
| May, 1887, . | 5 | 97 76 | 66 | 6,452 16 | Unpaid dues, | 1,176 00 |
| Nov., 1887, . | 6 | 88 59 | 123 | 11,339 62 | | |
| May, 1888, . | 7 | 79 74 | 156 | 12,439 44 | | |
| Nov., 1888, . | 8 | 71 20 | 224 | 15,948 80 | | |
| May, 1889, . | 9 | 62 94 | 322 | 20,266 68 | | |
| Nov., 1889, . | 10 | 54 95 | 259 | 14,232 05 | | |
| May, 1890, . | 11 | 47 24 | 520 | 24,564 80 | | |
| Nov., 1890, . | 12 | 39 79 | 219 | 8,714 01 | | |
| May, 1891, . | 13 | 32 61 | 412 | 13,435 32 | | |
| Nov., 1891, . | 14 | 25 66 | 368 | 9,442 88 | | |
| May, 1892, . | 15 | 18 93 | 465 | 8,802 45 | | |
| Nov., 1892, . | 16 | 12 42 | 596 | 7,402 32 | | |
| May, 1893, . | 17 | 6 11 | 630 | 3,849 80 | | |
| Dues paid in advance, | | | | 64 00 | | |
| Total, | | | | \$205,664 80 | Total, | \$205,664 80 |

LYNN CO-OPERATIVE BANK—LYNN.

Incorporated Nov. 18, 1891. Commenced business Nov. 23, 1891.

Capital to be accumulated, \$1,000,000.

JACOB M. LEWIS, *President.*

JOSEPH W. HARDING, *Secretary.*

JOSEPH W. HARDING, *Treasurer.*

Names of security committee :

F. D. MATO,

DAVID E. CONNER,

C. H. GOLDTHWAIT,

WM. H. SEVERANCE,

JOSIAH J. TREPREN.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$12,100 00 | Dues capital, . . . | \$12,762 00 |
| Loans on shares, . . . | 1,145 00 | Profits capital (all series), . | 469 56 |
| Permanent expense account, . | 130 00 | Surplus, . . . | 235 86 |
| Unpaid interest, . . . | 42 20 | Guaranty fund, . . . | 10 00 |
| Unpaid premiums, . . . | 2 45 | Forfeited share account, . | 84 82 |
| Unpaid fines, . . . | 14 48 | | |
| Cash in hands of treasurer, . | 118 11 | | |
| | <u>\$13,552 24</u> | | <u>\$13,552 24</u> |

| | | |
|--|-----|------------|
| Number of shares issued during the year, | 198 | |
| Number of shares now in force, | 678 | |
| Number of shares now borrowed upon, | 139 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 376 | |
| Number of shares forfeited during the year, | 15 | |
| Amount of dues received during the year, | | \$8,914 00 |
| Highest per centum of interest received during the year: $6\frac{1}{10}\%$ | | |
| Lowest per centum of interest received during the year: $6\frac{1}{10}\%$ | | |

| | |
|--|------------|
| Number of members withdrawn during the year, | 55 |
| Present number of members, | 78 |
| Present number of borrowers, | 18 |
| Present number of non-borrowers, | 60 |
| Number of loans secured by first mortgage of real estate, | 9 |
| Number of loans on shares, | 9 |
| Largest loan to any one member, | \$2,400 00 |
| Smallest loan to any one member, | 30 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 104 12 |
| Amount of profits credited to shares during the year, | 414 09 |
| Date of examination by commissioner: May 5. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Nov., 1891, | 1 | \$24 98 | 338 | \$8,443 24 | Dues capital, as per general ledger, | \$12,762 00 |
| May, 1892, | 2 | 18 57 | 203 | 3,769 71 | Profits capital, as per gen- eral ledger, | 469 56 |
| Nov., 1892, | 3 | 12 23 | 62 | 761 36 | Unpaid dues, | 318 00 |
| May, 1893, | 4 | 6 07 | 75 | 455 25 | | |
| Dues paid in advance, | | | | 105 00 | | |
| Total, | | | | \$13,534 56 | Total, | \$13,534 56 |

MALDEN CO-OPERATIVE BANK — MALDEN.

Incorporated April 27, 1887. Commenced business May 9, 1887.

Capital to be accumulated, \$1,000,000.

MARCELLUS COGGAN, *President.*

LEWIS P. BROWN, *Secretary.*

LEWIS P. BROWN, *Treasurer.*

Names of security committee:

GEO. L. GOULD,

JOHN E. STAPLES,

M. S. O'DONNELL,

JOHN E. FARNHAM,

CHAS. A. STILES.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . | \$164,450 69 | Dues capital, | \$156,989 00 |
| Loans on shares, . . . | 14,435 00 | Profits capital (all series), . | 25,314 44 |
| Unpaid interest, . . . | 466 40 | Surplus, | 996 89 |
| Unpaid premiums, . . . | 33 60 | Guaranty fund, | 544 00 |
| Unpaid fines, | 50 00 | Forfeited share account, . | 277 94 |
| Cash in hands of treasurer, . | 4,698 58 | | |
| | <u>\$184,124 27</u> | | <u>\$184,124 27</u> |

Number of shares issued during the year, 1,142
 Number of shares now in force, 4,538
 Number of shares now borrowed upon, 1,447
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 742
 Number of shares forfeited during the year, 8
 Number of shares retired during the year, 67
 Amount of dues received during the year, \$53,759 00
 Highest per centum of interest received during the year: $\frac{9.5}{100}$.
 Lowest per centum of interest received during the year: 6.

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 100 | |
| Present number of members, | 588 | |
| Present number of borrowers, | 154 | |
| Present number of non-borrowers, | 434 | |
| Number of loans secured by first mortgage of real estate, | 126 | |
| Number of loans on shares, | 80 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 711 30 |
| Amount of profits credited to shares during the year, | | 10,576 34 |
| Date of examination by commissioner: April 28. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share | Shares in Force. | Total Value. | | |
|---------------------------------|---------|--------------------|---------------------|-----------------|------------------------------|--------------|
| May, 1887, | 1 | \$97 82 | 322 | \$31,498 04 | Dues capital, as per general | |
| Nov., 1887, | 2 | 88 79 | 236 | 20,954 44 | ledger, | \$156,989 00 |
| May, 1888, | 3 | 79 83 | 200 | 20,755 80 | Profits capital, as per gen- | |
| Nov., 1888, | 4 | 71 44 | 246 | 17,574 24 | eral ledger, | 25,314 44 |
| May, 1889, | 5 | 63 15 | 318 | 20,081 70 | Unpaid dues, | 1,708 00 |
| Nov., 1889, | 6 | 55 15 | 164 | 9,044 60 | | |
| May, 1890, | 7 | 47 41 | 157 | 7,443 37 | | |
| Nov., 1890, | 8 | 39 91 | 237 | 9,458 67 | | |
| May, 1891, | 9 | 82 09 | 335 | 10,951 15 | | |
| Nov., 1891, | 10 | 25 70 | 488 | 12,541 60 | | |
| May, 1892, | 11 | 18 95 | 741 | 14,041 95 | | |
| Nov., 1892, | 12 | 12 42 | 494 | 6,136 48 | | |
| May, 1893, | 13 | 6 11 | 540 | 3,299 40 | | |
| Dues paid in advance, | | | | 231 00 | | |
| Total, | | | | \$184,011 44 | Total, | \$184,011 44 |

MANSFIELD CO-OPERATIVE BANK — MANSFIELD.

Incorporated March 10, 1883. Commenced business March 21, 1883.

Capital to be accumulated, \$1,000,000.

D. E. HARDING, *President.*

A. B. DAY, *Secretary.*

A. B. DAY, *Treasurer.*

Names of security committee:

S. C. LOVELL,

W. C. WINTER,

J. A. WHEELER.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$170,465 00 | Dues capital, | \$165,707 00 |
| Loans on shares, | 20,071 00 | Profits capital (all series), . | 34,217 67 |
| Permanent expense account, . | 84 00 | Surplus, | 690 84 |
| Unpaid interest, | 1,332 39 | Guaranty fund, | 542 51 |
| Unpaid premiums, | 39 31 | | |
| Unpaid fines, | 71 90 | | |
| Cash in hands of treasurer, . | 9,094 42 | | |
| | <u>\$201,158 02</u> | | <u>\$201,158 02</u> |

Number of shares issued during the year, 852
 Number of shares now in force, 3,640
 Number of shares now borrowed upon, 1,596
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 765
 Number of shares retired during the year, 40
 Amount of dues received during the year, \$42,729 00
 Highest per centum of interest received during the year: $6\frac{11}{100}$.
 Lowest per centum of interest received during the year: $6\frac{1}{100}$.

| | |
|--|------------|
| Number of members withdrawn during the year, | 96 |
| Present number of members, | 510 |
| Present number of borrowers, | 216 |
| Present number of non-borrowers, | 294 |
| Number of loans secured by first mortgage of real estate, | 165 |
| Number of loans on shares, | 168 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 5 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 704 62 |
| Amount of profits credited to shares during the year, | 10,931 28 |
| Date of examination by commissioner: January 16. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Mar., 1883, . | 1 | \$178 37 | 90 | \$16,053 30 | Dues capital, as per general | |
| Nov., 1883, . | 2 | 163 68 | 69 | 11,298 92 | ledger, | \$165,707 00 |
| May, 1884, . | 3 | 153 03 | 106 | 16,221 18 | Profits capital, as per gen- | |
| Nov., 1884, . | 4 | 142 63 | 43 | 6,133 09 | eral ledger, | 34,217 67 |
| May, 1885, . | 5 | 132 56 | 64 | 8,483 84 | Unpaid dues, | 1,698 00 |
| Nov., 1885, . | 6 | 122 84 | 33 | 4,053 72 | | |
| May, 1886, . | 7 | 113 36 | 75 | 8,502 00 | | |
| Nov., 1886, . | 8 | 104 17 | 69 | 7,187 73 | | |
| May, 1887, . | 9 | 95 20 | 158 | 15,041 60 | | |
| Nov., 1887, . | 10 | 86 52 | 239 | 20,678 28 | | |
| May, 1888, . | 11 | 78 09 | 128 | 9,995 52 | | |
| Nov., 1888, . | 12 | 69 88 | 134 | 9,363 92 | | |
| May, 1889, . | 13 | 61 92 | 252 | 15,603 84 | | |
| Nov., 1889, . | 14 | 54 18 | 193 | 10,456 74 | | |
| May, 1890, . | 15 | 46 68 | 241 | 11,249 88 | | |
| Nov., 1890, . | 16 | 39 40 | 67 | 2,639 80 | | |
| May, 1891, . | 17 | 32 34 | 285 | 9,216 90 | | |
| Nov., 1891, . | 18 | 25 48 | 211 | 5,376 28 | | |
| May, 1892, . | 19 | 18 82 | 408 | 7,678 56 | | |
| Nov., 1892, . | 20 | 12 86 | 286 | 3,287 76 | | |
| May, 1893, . | 21 | 6 09 | 509 | 3,099 81 | | |
| Total, | | | | \$201,617 67 | Total, | \$201,617 67 |

MARBLEHEAD CO-OPERATIVE BANK—MARBLEHEAD.

Incorporated May 5, 1886. Commenced business May 6, 1886.

Capital to be accumulated, \$1,000,000.

JOHN LANCY, *President.*

BENJAMIN COLE, Jr., *Secretary.*

BENJAMIN COLE, Jr., *Treasurer.*

Names of security committee:

JOHN LANCY,

M. V. B. MORSE,

FRANK MILLETT.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$75,650 00 | Dues capital, | \$72,554 00 |
| Loans on shares, | 2,010 00 | Profits capital (all series), . | 13,274 92 |
| Permanent expense account, . | 100 00 | Surplus, | 485 65 |
| Real estate by foreclosure, . | 2,116 48 | Guaranty fund, | 349 03 |
| Unpaid interest, | 165 05 | Forfeited share account, . | 53 71 |
| Unpaid premiums, | 12 75 | | |
| Unpaid fines, | 37 34 | | |
| Town of Beverly bonds, . . . | 2,103 99 | | |
| City of Waltham bonds, . . . | 1,018 34 | | |
| Cash in hands of treasurer, . | 3,503 36 | | |
| | <u>\$86,717 31</u> | | <u>\$86,717 31</u> |

| | |
|--|-------------|
| Number of shares issued during the year, | 428 |
| Number of shares now in force, | 1,645 |
| Number of shares now borrowed upon, | 453 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 145 |
| Number of shares forfeited during the year, | 15 |
| Number of shares retired during the year, | 50 |
| Amount of dues received during the year, | \$19,299 00 |

Highest per centum of interest received during the year : 6.

Lowest per centum of interest received during the year : 4.

Number of members withdrawn during the year, 46

Present number of members, 375

Present number of borrowers, 78

Present number of non-borrowers, 297

Number of loans secured by first mortgage of real estate, . . . 71

Number of loans on shares, 20

Largest loan to any one member, \$5,000 00

Smallest loan to any one member, 30 00

Amount of expenses of the corporation for the year ending Oct. 31, 1893, . 463 56

Amount of profits credited to shares during the year, 4,676 21

Date of examination by commissioner : April 24.

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | |
|-------------------|---------|---------------------|---------------------|-----------------|----------------------------------|
| May, 1886, . | 1 | \$118 72 | 129 | \$14,609 88 | Dues capital, as per general |
| Nov., 1886, . | 2 | 104 47 | 138 | 14,416 86 | ledger, \$72,554 00 |
| May, 1887, . | 3 | 95 41 | 118 | 11,258 38 | Profits capital, as per gen- |
| Nov., 1887, . | 4 | 86 66 | 62 | 5,372 92 | eral ledger, 13,274 92 |
| May, 1888, . | 5 | 78 18 | 163 | 12,743 34 | Unpaid dues, 670 00 |
| Nov., 1888, . | 6 | 69 96 | 56 | 3,917 76 | |
| May, 1889, . | 7 | 61 98 | 43 | 2,665 14 | |
| Nov., 1889, . | 8 | 54 24 | 59 | 3,200 16 | |
| May, 1890, . | 9 | 46 73 | 55 | 2,570 15 | |
| Nov., 1890, . | 10 | 39 44 | 68 | 2,681 92 | |
| May, 1891, . | 11 | 32 38 | 118 | 3,820 84 | |
| Nov., 1891, . | 12 | 25 63 | 119 | 3,038 07 | |
| May, 1892, . | 13 | 18 88 | 116 | 2,190 08 | |
| Nov., 1892, . | 14 | 12 40 | 239 | 2,963 60 | |
| May, 1893, . | 15 | 6 11 | 162 | 989 82 | |
| Total, | | | | \$86,498 92 | Total, \$86,498 92 |

MARLBOROUGH CO-OPERATIVE BANK — MARLBOROUGH.

Incorporated April 16, 1890. Commenced business May 1, 1890.

Capital to be accumulated, \$1,000,000.

CHARLES F. ROBINSON, *President.*

C. B. RUSSELL, *Secretary.*

C. B. RUSSELL, *Treasurer.*

Names of security committee :

JOHN S. FAY,

HERBERT C. WRIGHT,

CHAS. W. CURTIS,

EUGENE O. BRIGHAM,

EDWIN F. LONGLEY.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$63,900 00 | Dues capital, | \$71,599 00 |
| Loans on shares, | 3,565 00 | Profits capital (all series), . | 6,871 74 |
| Permanent expense account, . | 133 92 | Surplus, | 478 86 |
| Unpaid interest, | 229 48 | Guaranty fund, | 158 79 |
| City of Marlborough bonds, . | 5,132 00 | Forfeited share account, . | 662 20 |
| Cash in hands of treasurer, . | 6,800 19 | | |
| | <u>\$79,760 59</u> | | <u>\$79,760 59</u> |

Number of shares issued during the year, 621
 Number of shares now in force, 2,495
 Number of shares now borrowed upon, 479
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 485
 Number of shares forfeited during the year, 31
 Amount of dues received during the year, \$29,273 00
 Highest per centum of interest received during the year: 7½.
 Lowest per centum of interest received during the year: 6.

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 84 | |
| Present number of members, | 428 | |
| Present number of borrowers, | 62 | |
| Present number of non-borrowers, | 366 | |
| Number of loans secured by first mortgage of real estate, | 48 | |
| Number of loans on shares, | 22 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | | 288 61 |
| Amount of profits credited to shares during the year, | | 3,898 94 |
| Date of examination by commissioner: May 11. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| May, 1890, . | 1 | \$46 74 | 1,029 | \$48,095 46 | Dues capital, as per general ledger, | \$71,599 00 |
| Nov., 1890, . | 2 | 39 47 | 244 | 9,630 68 | Profits capital, as per gen- eral ledger, | 6,871 74 |
| May, 1891, . | 3 | 32 41 | 198 | 6,417 18 | Unpaid dues, | 549 00 |
| Nov., 1891, . | 4 | 25 54 | 219 | 5,593 26 | | |
| May, 1892, . | 5 | 18 87 | 298 | 5,628 26 | | |
| Nov., 1892, . | 6 | 12 39 | 80 | 991 20 | | |
| May, 1893, . | 7 | 6 10 | 427 | 2,604 70 | | |
| Dues paid in advance, | | | | 64 00 | | |
| Total, | | | | \$79,019 74 | Total, | \$79,019 74 |

MECHANICS' CO-OPERATIVE BANK — TAUNTON.

Incorporated Sept. 14, 1877. Commenced business Sept. 17, 1877.

Capital to be accumulated, \$1,000,000.

WILLIAM H. LEWIS, *President.*

EDWARD S. HERSEY, *Secretary.*

EDWIN H. KNOWLES, *Treasurer.*

Names of security committee:

CYRUS SAVAGE,

JAMES P. WILLIAMS,

J. J. GREEN, Jr.

Regular meetings the first Monday after the fifteenth of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$417,185 00 | Dues capital, . . . | \$364,560 00 |
| Loans on shares, . . . | 17,605 00 | Profits capital (all series), . | 57,521 37 |
| Temporary expense account, . | 575 62 | Interest, . . . | 8,143 50 |
| Real estate by foreclosure, . | 4,433 24 | Premiums, . . . | 441 48 |
| Unpaid dues, . . . | 4,620 00 | Fines, . . . | 312 00 |
| Unpaid interest, . . . | 3,400 05 | Surplus, . . . | 33 71 |
| Unpaid premiums, . . . | 190 32 | Guaranty fund, . . . | 1,398 67 |
| Unpaid fines, . . . | 1,274 43 | Forfeited share account, . | 15 98 |
| Cash in hands of treasurer, . | 249 49 | Advance payments, . . . | 2,292 72 |
| | | Unpaid loans, . . . | 1,590 00 |
| | | Matured share account, . | 13,123 72 |
| | \$449,433 15 | | \$449,433 15 |

| | |
|--|-------|
| Number of shares issued during the year, | 1,441 |
| Number of shares now in force, | 8,970 |
| Number of shares now borrowed upon, | 2,693 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 2,014 |
| Number of shares forfeited during the year, | 37 |
| Number of shares retired during the year, | 178 |
| Number of shares matured during the year, | 98 |

| | |
|--|--------------|
| Amount of dues received during the year, | \$104,121 00 |
| Highest per centum of interest received during the year: 6 $\frac{2}{10}$. | |
| Lowest per centum of interest received during the year: 6 $\frac{1}{10}$. | |
| Number of members withdrawn during the year, | 212 |
| Present number of members, | 1,200 |
| Present number of borrowers, | 402 |
| Present number of non-borrowers, | 798 |
| Number of loans secured by first mortgage of real estate, | 329 |
| Number of loans on shares, | 88 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,411 67 |
| Amount of profits credited to shares during the year, | 25,217 12 |
| Date of examination by commissioner: October 24. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Jan., 1883, . | 7 | \$182 70 | 115 | \$21,010 50 | Dues capital, as per general ledger, | \$364,500 00 |
| Jan., 1884, . | 8 | 180 08 | 116 | 18,569 28 | | |
| Jan., 1885, . | 9 | 158 87 | 109 | 15,136 88 | Profits capital, as per gen- eral ledger, | 57,521 37 |
| Jan., 1886, . | 10 | 119 01 | 244 | 29,038 44 | | |
| Jan., 1887, . | 11 | 100 38 | 82 | 8,231 16 | | |
| July, 1887, . | 12 | 91 49 | 584 | 53,430 16 | | |
| Jan., 1888, . | 13 | 82 86 | 410 | 33,972 80 | | |
| July, 1888, . | 14 | 74 51 | 241 | 17,956 91 | | |
| Jan., 1889, . | 15 | 66 40 | 751 | 49,866 40 | | |
| July, 1889, . | 16 | 58 56 | 390 | 19,324 80 | | |
| Jan., 1890, . | 17 | 50 96 | 712 | 36,283 52 | | |
| July, 1890, . | 18 | 43 62 | 471 | 20,545 02 | | |
| Jan., 1891, . | 19 | 36 51 | 1,028 | 37,532 28 | | |
| July, 1891, . | 20 | 29 60 | 917 | 27,148 20 | | |
| Jan., 1892, . | 21 | 22 91 | 238 | 5,462 68 | | |
| July, 1892, . | 22 | 16 41 | 1,264 | 20,742 24 | | |
| Jan., 1893, . | 23 | 10 11 | 395 | 3,993 46 | | |
| July, 1893, . | 24 | 4 00 | 968 | 3,852 00 | | |
| Total, | | | | \$422,081 37 | Total, | \$422,081 37 |

MEDFORD CO-OPERATIVE BANK — MEDFORD.

Incorporated June 21, 1886. Commenced business July 7, 1886.

Capital to be accumulated, \$1,000,000.

DANA I. McINTIRE, *President.*

JAMES S. STURTEVANT, *Secretary.*

JAMES S. STURTEVANT, *Treasurer.*

Names of security committee :

CHARLES P. LAURIAT,

JOSEPH E. OBER,

ELI AYERS,

JOHN D. STREET,

JOSIAH R. TEEL.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$181,750 00 | Dues capital, . . . | \$171,748 00 |
| Loans on shares, | 17,250 00 | Profits capital (all series), . | 29,064 63 |
| Permanent expense account, | 135 00 | Surplus, | 786 63 |
| Unpaid interest, | 386 50 | Guaranty fund, | 532 46 |
| Unpaid premiums, | 43 15 | Forfeited share account, . | 2 16 |
| Unpaid fines, | 38 28 | | |
| Cash in hands of treasurer, . | 2,530 95 | | |
| | \$202,133 88 | | \$202,133 88 |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,152 |
| Number of shares now in force, | 4,504 |
| Number of shares now borrowed upon, | 1,388 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 755 |
| Number of shares retired during the year, | 85 |
| Amount of dues received during the year, | \$54,723 00 |
| Highest premium received during the year, | 45 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 92 |
| Present number of members, | 513 |
| Present number of borrowers, | 132 |
| Present number of non-borrowers, | 381 |
| Number of loans secured by first mortgage of real estate, | 115 |
| Number of loans on shares, | 59 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,022 60 |
| Amount of profits credited to shares during the year, | 11,282 78 |
| Date of examination by commissioner: October 30. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Forced. | Total Value. | | |
|---------------------------------|---------|---------------------|----------------------|-----------------|------------------------------|--------------|
| July, 1886, | 1 | \$112 52 | 223 | \$25,091 96 | Dues capital, as per general | |
| Nov., 1886, | 2 | 106 19 | 204 | 21,662 76 | ledger, | \$171,748 00 |
| May, 1887, | 3 | 96 99 | 184 | 17,846 16 | Profits capital, as per gen- | |
| Nov., 1887, | 4 | 88 05 | 172 | 15,144 60 | eral ledger, | 29,064 63 |
| May, 1888, | 5 | 79 36 | 121 | 9,602 56 | Unpaid dues, | 616 00 |
| Nov., 1888, | 6 | 70 95 | 163 | 11,564 85 | | |
| May, 1889, | 7 | 62 79 | 246 | 15,446 34 | | |
| Nov., 1889, | 8 | 54 88 | 253 | 13,884 64 | | |
| May, 1890, | 9 | 47 22 | 398 | 18,793 56 | | |
| Nov., 1890, | 10 | 39 80 | 295 | 11,741 00 | | |
| May, 1891, | 11 | 32 61 | 390 | 12,717 90 | | |
| Nov., 1891, | 12 | 25 64 | 399 | 10,230 36 | | |
| May, 1892, | 13 | 18 01 | 424 | 8,017 84 | | |
| Nov., 1892, | 14 | 12 40 | 503 | 6,237 20 | | |
| May, 1893, | 15 | 6 10 | 529 | 3,226 90 | | |
| Dues paid in advance, | | | | 220 00 | | |
| Total, | | | | \$201,428 63 | Total, | \$201,428 63 |

MELROSE CO-OPERATIVE BANK—MELROSE.

Incorporated April 4, 1890. Commenced business April 20, 1890.

Capital to be accumulated, \$1,000,000.

C. W. HIGGINS, *President.*

FRED M. LIBBY, *Secretary.*

C. W. COOK, *Treasurer.*

Names of security committee:

C. W. COOK,

S. E. BENSON,

C. E. TODD.

Regular meetings the first Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$21,500 00 | Dues capital, | \$20,471 00 |
| Loans on shares, | 1,835 00 | Profits capital (all series), . | 1,911 01 |
| Permanent expense account, . | 292 63 | Interest, | 185 95 |
| Real estate by foreclosure, . | 789 53 | Premiums, | 30 90 |
| Unpaid interest, | 212 30 | Fines, | 32 23 |
| Unpaid premiums, | 29 60 | Surplus, | 53 91 |
| Unpaid fines, | 83 28 | Guaranty fund, | 30 23 |
| Cash in hands of secretary, . | 102 45 | Forfeited share account, . | 5 66 |
| Cash in hands of treasurer, . | 688 56 | Withdrawal share account, . | 2,812 46 |
| | \$25,533 35 | | \$25,533 35 |

| | |
|--|-------------|
| Number of shares issued during the year, | 409 |
| Number of shares now in force, | 1,016 |
| Number of shares now borrowed upon, | 193 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 430 |
| Number of shares forfeited during the year, | 4 |
| Amount of dues received during the year, | \$11,693 00 |
| Highest premium received during the year, | 30 |
| Lowest premium received during the year, | 15 |

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 41 | |
| Present number of members, | 136 | |
| Present number of borrowers, | 19 | |
| Present number of non-borrowers, | 117 | |
| Number of loans secured by first mortgage of real estate, | 14 | |
| Number of loans on shares, | 5 | |
| Largest loan to any one member, | | \$3,200 00 |
| Smallest loan to any one member, | | 40 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 184 50 |
| Amount of profits credited to shares during the year, | | 1,369 27 |
| Date of examination by commissioner: June 16. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| April, 1890, . | 1 | \$48 59 | 126 | \$6,122 34 | Dues capital, as per general ledger, | \$20,471 00 |
| July, 1890, . | 2 | 44 79 | 27 | 1,206 83 | Profits capital, as per gen- eral ledger, | 1,911 01 |
| Oct., 1890, . | 3 | 41 06 | 103 | 4,229 18 | Unpaid dues, | 1,069 00 |
| Jan., 1891, . | 4 | 37 39 | 52 | 1,944 28 | | |
| April, 1891, . | 5 | 33 79 | 28 | 946 12 | | |
| July, 1891, . | 6 | 30 25 | 63 | 1,906 75 | | |
| Oct., 1891, . | 7 | 26 77 | 25 | 669 25 | | |
| Jan., 1892, . | 8 | 23 35 | 34 | 793 90 | | |
| April, 1892, . | 9 | 19 99 | 60 | 1,199 40 | | |
| July, 1892, . | 10 | 16 09 | 57 | 951 33 | | |
| Oct., 1892, . | 11 | 13 44 | 56 | 752 64 | | |
| Jan., 1893, . | 12 | 10 25 | 135 | 1,383 75 | | |
| April, 1893, . | 13 | 7 11 | 109 | 774 99 | | |
| July, 1893, . | 14 | 4 03 | 125 | 503 75 | | |
| Oct., 1893, . | 15 | 1 00 | 16 | 16 00 | | |
| Dues paid in advance, | | | | 49 00 | | |
| Total, | | | | \$23,451 01 | Total, | \$23,451 01 |

MERCHANTS' CO-OPERATIVE BANK—BOSTON.

Incorporated Dec. 21, 1881. Commenced business February, 1882.

Capital to be accumulated, \$1,000,000.

A. J. MERCER, *President.*

A. E. DUFFILL, *Secretary.*

A. E. DUFFILL, *Treasurer.*

Names of security committee:

GEO. T. BOSSON,

A. J. MERCER,

E. C. SCATES,

A. S. PARSONS,

C. E. FOLSOM.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------|---------------------------------|--------------|
| Loans on real estate, . . . | \$681,187 00 | Dues capital, . . . | \$620,484 00 |
| Loans on shares, . . . | 29,950 00 | Profits capital (all series), . | 96,496 93 |
| Temporary expense account, . | 1,293 59 | Interest, . . . | 13,918 56 |
| Real estate by foreclosure, . | 2,058 43 | Premiums, . . . | 1,674 23 |
| Unsettled claims, . . . | 402 99 | Fines, . . . | 399 10 |
| Profit and loss account, . | 861 84 | Transfer fees, . . . | 8 00 |
| Cash in hands of treasurer, . | 24,949 17 | Surplus, . . . | 1,943 47 |
| | | Guaranty fund, . . . | 2,790 19 |
| | | Forfeited share account, . | 116 18 |
| | | Withdrawal profits, . | 699 18 |
| | | Suspense account, . | 165 18 |
| | | Matured share account, . | 2,000 00 |
| | | Real estate account, . | 8 00 |
| | \$740,703 02 | | \$740,703 02 |

| | |
|--|--------|
| Number of shares issued during the year, | 5,546 |
| Number of shares now in force, | 18,080 |
| Number of shares now borrowed upon, | 4,557 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 3,247 |
| Number of shares forfeited during the year, | 27 |

| | | |
|--|-------|--------------|
| Number of shares retired during the year, | 233 | |
| Number of shares matured during the year, | 149 | |
| Amount of dues received during the year, | | \$212,146 00 |
| Highest premium received during the year, | | 2 00 |
| Lowest premium received during the year, | | 06 |
| Number of members withdrawn during the year, | 467 | |
| Present number of members, | 1,943 | |
| Present number of borrowers, | 423 | |
| Present number of non-borrowers, | 1,520 | |
| Number of loans secured by first mortgage of real estate, | 326 | |
| Number of loans on shares, | 97 | |
| Largest loan to any one member, | | 5,000 00 |
| Smallest loan to any one member, | | 60 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, , | | 3,263 99 |
| Amount of profits credited to shares during the year, | | 42,410 66 |
| Date of examination by commissioner: April 21. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Dec., 1892, | 3 | \$190 85 | 66 | \$12,596 10 | Dues capital, as per general ledger, | \$620,484 00 |
| June, 1893, | 4 | 178 64 | 80 | 15,898 96 | Profits capital, as per gen- eral ledger, | 96,496 98 |
| Dec., 1893, | 5 | 166 81 | 97 | 16,180 57 | Unpaid dues, | 7,806 00 |
| June, 1894, | 6 | 155 39 | 103 | 16,005 17 | | |
| Dec., 1894, | 7 | 144 36 | 90 | 12,992 40 | | |
| June, 1895, | 8 | 133 67 | 117 | 15,639 39 | | |
| Dec., 1895, | 9 | 123 36 | 130 | 17,147 04 | | |
| June, 1896, | 10 | 113 39 | 209 | 23,698 61 | | |
| Dec., 1896, | 11 | 103 78 | 283 | 29,369 74 | | |
| June, 1897, | 12 | 94 49 | 324 | 30,614 76 | | |
| Dec., 1897, | 13 | 85 51 | 484 | 41,386 84 | | |
| June, 1898, | 14 | 76 84 | 728 | 55,939 52 | | |
| Dec., 1898, | 15 | 68 48 | 984 | 67,384 32 | | |
| June, 1899, | 16 | 60 42 | 892 | 53,894 64 | | |
| Dec., 1899, | 17 | 52 63 | 976 | 51,366 88 | | |
| June, 1900, | 18 | 45 10 | 981 | 44,243 10 | | |
| Dec., 1900, | 19 | 37 83 | 1,432 | 54,172 66 | | |
| June, 1901, | 20 | 30 80 | 1,582 | 48,726 60 | | |
| Dec., 1901, | 21 | 24 01 | 1,736 | 41,681 36 | | |
| June, 1902, | 22 | 17 45 | 2,071 | 36,138 95 | | |
| Dec., 1902, | 23 | 11 12 | 2,546 | 28,311 52 | | |
| June, 1903, | 24 | 5 00 | 2,151 | 10,765 00 | | |
| Dues paid in advance, | | | | 643 00 | | |
| Total, | | | | \$724,785 98 | Total, | \$724,785 98 |

MERRIMACK CO-OPERATIVE BANK — LAWRENCE.

Incorporated April 2, 1892. Commenced business April 28, 1892.

Capital to be accumulated, \$1,000,000.

JOHN BREEN, *President.*

C. J. CORCORAN, *Secretary.*

C. A. McCARTHY, *Treasurer.*

Names of security committee:

D. J. O'MAHONEY,

JOHN TOBIN,

E. A. McCARTHY.

Regular meetings the first Friday of each month

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|-------------------|---------------------------------|-------------------|
| Loans on real estate, . . . | \$8,400 00 | Dues capital, . . . | \$9,265 00 |
| Loans on shares, . . . | 1,080 00 | Profits capital (all series), . | 370 26 |
| Permanent expense account, . | 134 06 | Surplus, . . . | 76 20 |
| Unpaid interest, . . . | 95 58 | Guaranty fund, . . . | 6 00 |
| Unpaid premiums, . . . | 4 70 | Forfeited share account, . | 62 76 |
| Unpaid fines, . . . | 19 88 | | |
| Cash in hands of secretary, . | 23 04 | | |
| Cash in hands of treasurer, . | 22 96 | | |
| | \$9,780 22 | | \$9,780 22 |

| | |
|--|------------|
| Number of shares issued during the year, | 224 |
| Number of shares now in force, | 636 |
| Number of shares now borrowed upon, | 52 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 84 |
| Number of shares forfeited during the year, | 10 |
| Amount of dues received during the year, | \$6,757 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 15 |
| Present number of members, | 73 |
| Present number of borrowers, | 13 |
| Present number of non-borrowers, | 60 |
| Number of loans secured by first mortgage of real estate, | 9 |
| Number of loans on shares, | 7 |
| Largest loan to any one member, | \$3,500 00 |
| Smallest loan to any one member, | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 21 90 |
| Amount of profits credited to shares during the year, | 325 85 |
| Date of examination by commissioner: September 11. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| May, 1892, | 1 | \$18 75 | 447 | \$8,381 25 | Dues capital, as per general ledger, | \$9,265 00 |
| Nov., 1892, | 2 | 12 34 | 72 | 888 48 | Profits capital, as per gen- eral ledger, | 370 26 |
| May, 1893, | 3 | 6 09 | 117 | 712 53 | Unpaid dues, | 447 00 |
| Dues paid in advance, | | | | 100 00 | | |
| Total, | | | | \$10,082 26 | Total, | \$10,082 26 |

MIDDLEBOROUGH CO-OPERATIVE BANK — MIDDLE-BOROUGH.

Incorporated May 1, 1889. Commenced business May 21, 1889.

Capital to be accumulated, \$1,000,000.

SAMUEL S. BOURNE, *President.*

JOSEPH E. BEALS, *Secretary.*

JOSEPH E. BEALS, *Treasurer.*

Names of security committee:

W. H. SOUTHWORTH,

WM. B. WOOD,

SAMUEL S. BOURNE.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$77,777 00 | Dues capital, | \$71,632 00 |
| Loans on shares, | 2,250 00 | Profits capital (all series), . | 8,136 34 |
| Permanent expense account, . | 140 00 | Interest, | 4 00 |
| Unpaid interest, | 78 50 | Premiums, | 20 |
| Unpaid premiums, | 4 63 | Surplus, | 546 66 |
| Unpaid fines, | 9 46 | Guaranty fund, | 115 00 |
| Cash in hands of treasurer, . | 174 61 | | |
| | \$80,434 20 | | \$80,434 20 |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 412 | |
| Number of shares now in force, | 2,078 | |
| Number of shares now borrowed upon, | 469 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 393 | |
| Amount of dues received during the year, | | \$25,581 00 |
| Highest premium received during the year, | | 10 |
| Lowest premium received during the year, | | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 65 |
| Present number of members, | 440 |
| Present number of borrowers, | 70 |
| Present number of non-borrowers, | 370 |
| Number of loans secured by first mortgage of real estate, | 85 |
| Number of loans on shares, | 14 |
| Largest loan to any one member, | \$3,600 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 386 60 |
| Amount of profits credited to shares during the year, | 4,025 49 |
| Date of examination by commissioner: June 19. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| May, 1889, . | 1 | \$61 78 | 641 | \$39,600 98 | Dues capital, as per general ledger, | \$71,682 00 |
| Nov., 1889, . | 2 | 54 09 | 133 | 7,193 97 | Profits capital, as per gen- eral ledger, | 8,186 34 |
| May, 1890, . | 3 | 46 61 | 149 | 6,944 89 | Unpaid dues, | 288 00 |
| Nov., 1890, . | 4 | 89 35 | 227 | 8,932 45 | | |
| May, 1891, . | 5 | 32 31 | 169 | 5,460 39 | | |
| Nov., 1891, . | 6 | 25 47 | 154 | 3,922 38 | | |
| May, 1892, . | 7 | 18 82 | 240 | 4,516 80 | | |
| Nov., 1892, . | 8 | 12 36 | 169 | 2,088 84 | | |
| May, 1893, . | 9 | 6 09 | 196 | 1,198 64 | | |
| Dues paid in advance, | | | | 197 00 | | |
| Total, | | | | \$80,051 34 | Total, | \$80,051 34 |

MIDDLESEX CO-OPERATIVE BANK — LOWELL.

Incorporated Nov. 2, 1892. Commenced business Nov. 3, 1892.

Capital to be accumulated, \$500,000.

JESSE H. SHEPARD, *President.*

WILLIAM D. BROWN, *Secretary.*

WILLIAM D. BROWN, *Treasurer.*

Names of security committee:

GEO. W. CHASE,

JOHN M. KINGSBURY,

WILLIAM M. SHERWELL.

Regular meetings the last Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$8,875 00 | Dues capital, . . . | \$9,961 00 |
| Loans on shares, . . . | 150 00 | Profits capital (all series), . | 324 47 |
| Permanent expense account, | 191 23 | Surplus, . . . | 5 41 |
| Unpaid interest, . . . | 8 25 | Guaranty fund, . . . | 3 34 |
| Unpaid premiums, . . . | 2 72 | | |
| Unpaid fines, . . . | 8 50 | | |
| Cash in hands of treasurer, . | 1,058 52 | | |
| | <u>\$10,294 22</u> | | <u>\$10,294 22</u> |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,129 |
| Number of shares now in force, | 1,008 |
| Number of shares now borrowed upon, | 73 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 121 |
| Amount of dues received during the year, | \$10,829 00 |
| Highest per centum of interest received during the year: $8\frac{7}{10}$. | |
| Lowest per centum of interest received during the year: $6\frac{4}{10}$. | |
| Number of members withdrawn during the year, | 14 |
| Present number of members, | 141 |

| | |
|--|------------|
| Present number of borrowers, | 11 |
| Present number of non-borrowers, | 130 |
| Number of loans secured by first mortgage of real estate, | 8 |
| Number of loans on shares, | 3 |
| Largest loan to any one member, | \$2,600 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 64 70 |
| Amount of profits credited to shares during the year, | 335 03 |
| Date of examination by commissioner: April 4. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-----------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Nov., 1892, | 1 | \$12 42 | 689 | \$8,557 38 | Dues capital, as per general ledger, | \$9,961 00 |
| May, 1893, | 2 | 6 11 | 319 | 1,949 09 | Profits capital, as per gen- eral ledger, | 324 47 |
| | | | | | Unpaid dues, | 221 00 |
| Total, | | | | \$10,506 47 | Total, | \$10,506 47 |

MILFORD CO-OPERATIVE BANK—MILFORD.

Incorporated March 31, 1887. Commenced business April 1, 1887.

Capital to be accumulated, \$1,000,000.

R. C. ELDRIDGE, *President.*

W. S. V. COOKE, *Secretary.*

W. S. V. COOKE, *Treasurer.*

Names of security committee:

P. P. FIELD,

L. E. HEATH,

W. B. HALB,

C. R. SCOTT.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$166,240 00 | Dues capital, | \$150,683 00 |
| Loans on shares, | 8,006 00 | Profits capital (all series), . . | 23,329 07 |
| Permanent expense account, . | 200 00 | Interest, | 1,034 69 |
| Unpaid interest, | 1,252 42 | Fines, | 35 02 |
| Unpaid fines, | 79 46 | Transfer fees, | 1 00 |
| Cash in hands of treasurer, . | 852 80 | Surplus, | 1,063 80 |
| | | Guaranty fund, | 400 00 |
| | | Forfeited share account, . . . | 3 15 |
| | | Withdrawal profits, | 89 95 |
| | \$176,629 68 | | \$176,629 68 |

Number of shares issued during the year, 1,034
 Number of shares now in force, 4,074
 Number of shares now borrowed upon, 1,187
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 596
 Number of shares forfeited during the year, 5
 Number of shares retired during the year, 88
 Amount of dues received during the year, \$44,911 00
 Highest per centum of interest received during the year: 8½.
 Lowest per centum of interest received during the year: 6.

| | |
|--|------------|
| Number of members withdrawn during the year, | 92 |
| Present number of members, | 626 |
| Present number of borrowers, | 171 |
| Present number of non-borrowers, | 455 |
| Number of loans secured by first mortgage of real estate, | 169 |
| Number of loans on shares, | 57 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 729 35 |
| Amount of profits credited to shares during the year, | 9,431 11 |
| Date of examination by commissioner : June 27. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| April, 1887, | 1 | \$96 30 | 571 | \$54,987 30 | Dues capital, as per general ledger, | \$150,683 00 |
| Oct., 1887, | 2 | 87 60 | 187 | 16,381 20 | Profits capital, as per gen- eral ledger, | 23,329 07 |
| April, 1888, | 3 | 79 15 | 231 | 18,283 65 | Unpaid dues, | 1,697 00 |
| Oct., 1888, | 4 | 70 95 | 156 | 11,068 20 | | |
| April, 1889, | 5 | 62 99 | 237 | 14,928 63 | | |
| Oct., 1889, | 6 | 55 26 | 237 | 13,096 62 | | |
| April, 1890, | 7 | 47 76 | 193 | 9,217 68 | | |
| Oct., 1890, | 8 | 40 47 | 190 | 7,689 30 | | |
| April, 1891, | 9 | 33 40 | 255 | 8,517 00 | | |
| Oct., 1891, | 10 | 26 53 | 206 | 5,438 65 | | |
| April, 1892, | 11 | 19 86 | 336 | 6,672 96 | | |
| Oct., 1892, | 12 | 13 39 | 332 | 4,445 48 | | |
| April, 1893, | 13 | 7 10 | 624 | 4,430 40 | | |
| Oct., 1893, | 14 | 1 00 | 320 | 320 00 | | |
| Dues paid in advance, | | | | 232 00 | | |
| Total, | | | | \$176,709 07 | Total, | \$176,709 07 |

MT. WASHINGTON CO-OPERATIVE BANK — SOUTH BOSTON.

Incorporated June 20, 1893. Commenced business June 21, 1893.

Capital to be accumulated, \$1,000,000.

THOMAS J. GIBLIN, *President.*

HENRY TOBIN, *Secretary.*

HENRY TOBIN, *Treasurer.*

Names of security committee:

CHARLES M. BROMWICH,

JOHN H. GIBLIN,

ALFRED T. MACDONALD.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|-------------------|----------------------------|-------------------|
| Permanent expense account, | \$174 37 | Dues capital, | \$3,569 00 |
| Temporary expense account, | 8 60 | Interest, | 42 06 |
| Cash in hands of treasurer, . | 3,452 76 | Premiums, | 75 |
| | | Fines, | 7 02 |
| | | Profit and loss account, . | 16 80 |
| | \$3,635 63 | | \$3,635 63 |

| | | |
|--|-----|------------|
| Number of shares issued during the year, | 729 | |
| Number of shares now in force, | 729 | |
| Largest number of shares held by any one member, | 25 | |
| Amount of dues received during the year, | | \$3,569 00 |
| Present number of members, | 107 | |
| Present number of non-borrowers, | 107 | |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | | 8 50 |
| Date of examination by commissioner: December 23. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|------------|
| June, 1893, . | 1 | \$5 00 | 729 | \$3,615 | Dues capital, as per general ledger, | \$3,599 00 |
| | | | | | Unpaid dues, | 243 00 |
| Dues paid in advance, | | | | 167 00 | | |
| Total, | | | | \$3,812 00 | Total, | \$3,812 00 |

NEEDHAM CO-OPERATIVE BANK — NEEDHAM.

Incorporated April 21, 1892. Commenced business May 9, 1892.

Capital to be accumulated, \$1,000,000.

ALBERT E. MILLER, *President.*

W. G. MOSELEY, *Secretary.*

W. G. MOSELEY, *Treasurer.*

Names of security committee:

JOHN MOSELEY,

HOWARD A. CROSSMAN,

WILLIAM CARTER,

C. ATHERTON HICKS,

E. G. POND.

Regular meetings the first Monday after the first Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|-------------------|---------------------------------|-------------------|
| Loans on real estate, . . . | \$6,433 33 | Dues capital, | \$7,148 00 |
| Loans on shares, | 215 00 | Profits capital (all series), . | 298 78 |
| Permanent expense account, . | 135 00 | Surplus, | 7 95 |
| Cash in hands of treasurer, . | 679 40 | Guaranty fund, | 8 00 |
| | <u>\$7,462 73</u> | | <u>\$7,462 73</u> |

| | |
|--|------------|
| Number of shares issued during the year, | 238 |
| Number of shares now in force, | 515 |
| Number of shares now borrowed upon, | 73 |
| Largest number of shares held by any one member, | 15 |
| Number of shares withdrawn during the year, | 105 |
| Number of shares forfeited during the year, | 5 |
| Amount of dues received during the year, | \$5,898 00 |
| Highest premium received during the year, | 10 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 22 |
| Present number of members, | 101 |
| Present number of borrowers, | 11 |

| | | |
|--|----|------------|
| Present number of non-borrowers, | 90 | |
| Number of loans secured by first mortgage of real estate, | 11 | |
| Number of loans on shares, | 3 | |
| Largest loan to any one member, | | \$1,400 00 |
| Smallest loan to any one member, | | 200 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 36 00 |
| Amount of profits credited to shares during the year, | | 289 30 |
| Date of examination by commissioner: October 18. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-----------------------|---------|---------------------|---------------------|-----------------|--|------------|
| May, 1892, | 1 | \$18 83 | 300 | \$5,649 00 | Dues capital, as per general ledger, | \$7,148 00 |
| Nov., 1892, | 2 | 12 38 | 101 | 1,350 38 | Profits capital, as per gen- eral ledger, | 298 78 |
| May, 1893, | 3 | 6 10 | 114 | 695 40 | Unpaid dues, | 148 00 |
| Total, | | | | \$7,594 78 | Total, | \$7,594 78 |

NEW BEDFORD CO-OPERATIVE BANK—NEW BEDFORD.

Incorporated July 11, 1881. Commenced business Aug. 19, 1881.

Capital to be accumulated, \$1,000,000.

GEO. R. STETSON, *President.*

CHAS. R. PRICE, *Secretary.*

GIDEON B. WRIGHT, *Treasurer.*

Names of security committee:

SAMUEL S. PAINE,

JASPER W. BRALEY,

BENJAMIN F. BROWNELL.

Regular meetings the third Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$290,390 03 | Dues capital, | \$256,813 00 |
| Loans on shares, | 15,945 00 | Profits capital (all series), . | 56,090 68 |
| Permanent expense account, . | 80 00 | Surplus, | 1,647 10 |
| Unpaid interest, | 505 48 | Guaranty fund, | 2,527 64 |
| Unpaid fines, | 62 46 | Forfeited share account, . . | 121 16 |
| Unpaid dues, | 1,200 00 | Personal account, | 795 35 |
| Personal accounts, | 1,430 74 | | |
| Cash in hands of treasurer, . | 8,381 22 | | |
| | \$317,994 93 | | \$317,994 93 |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,121 |
| Number of shares now in force, | 5,353 |
| Number of shares now borrowed upon, | 2,023 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 798 |
| Number of shares forfeited during the year, | 10 |
| Number of shares retired during the year, | 67 |
| Number of shares matured during the year, | 87 |
| Amount of dues received during the year, | \$64,604 00 |
| Highest premium received during the year, | 60 |
| Lowest premium received during the year, | 01 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 120 |
| Present number of members, | 733 |
| Present number of borrowers, | 236 |
| Present number of non-borrowers, | 497 |
| Number of loans secured by first mortgage of real estate, | 183 |
| Number of loans on shares, | 53 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 10 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,874 96 |
| Amount of profits credited to shares during the year, | 17,309 53 |
| Date of examination by commissioner: September 1. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Aug., 1882, . | 3 | \$195 96 | 111 | \$21,761 66 | Dues capital, as per general | |
| Feb., 1883, . | 4 | 183 94 | 63 | 11,588 22 | ledger, | \$256,818 00 |
| Aug., 1883, . | 5 | 172 26 | 47 | 8,096 22 | Profits capital, as per gen- | |
| Feb., 1884, . | 6 | 160 96 | 59 | 9,496 64 | eral ledger, | 56,090 68 |
| Aug., 1884, . | 7 | 150 06 | 81 | 12,164 86 | | |
| Feb., 1885, . | 8 | 139 62 | 83 | 11,580 16 | | |
| May, 1885, . | 9 | 134 37 | 52 | 6,987 24 | | |
| Nov., 1885, . | 10 | 124 28 | 98 | 12,179 44 | | |
| May, 1886, . | 11 | 114 68 | 202 | 23,145 16 | | |
| Nov., 1886, . | 12 | 105 13 | 165 | 17,346 46 | | |
| May, 1887, . | 13 | 96 98 | 214 | 20,539 72 | | |
| Nov., 1887, . | 14 | 87 12 | 167 | 14,677 84 | | |
| May, 1888, . | 15 | 78 54 | 346 | 27,174 84 | | |
| Nov., 1888, . | 16 | 70 23 | 283 | 19,875 09 | | |
| May, 1889, . | 17 | 62 18 | 276 | 17,161 68 | | |
| Nov., 1889, . | 18 | 54 39 | 249 | 13,543 11 | | |
| May, 1890, . | 19 | 46 82 | 339 | 15,871 98 | | |
| Nov., 1890, . | 20 | 39 50 | 288 | 11,376 00 | | |
| May, 1891, . | 21 | 32 42 | 356 | 11,541 52 | | |
| Nov., 1891, . | 22 | 25 54 | 395 | 10,088 30 | | |
| May, 1892, . | 23 | 18 86 | 423 | 8,072 08 | | |
| Nov., 1892, . | 24 | 12 39 | 443 | 5,488 77 | | |
| May, 1893, . | 25 | 6 10 | 618 | 3,769 80 | | |
| Dues paid in advance, | | | | 397 00 | | |
| Total, | | | | \$312,903 68 | Total, | \$312,903 68 |

NEWBURYPORT CO-OPERATIVE BANK—NEWBURY- PORT.

Incorporated March 15, 1888. Commenced business April 9, 1888.

Capital to be accumulated, \$1,000,000.

LUTHER DAME, *President.*

GEO. E. STICKNEY, *Secretary.*

GEO. E. STICKNEY, *Treasurer.*

Names of security committee:

CHAS. H. GOODWIN,

W. H. NOYES,

LEONARD N. KENT.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$112,750 00 | Dues capital, | \$102,572 00 |
| Loans on shares, | 2,530 00 | Profits capital (all series), . . | 11,926 84 |
| Temporary expense account, . | 170 25 | Interest, | 526 34 |
| Furniture and fixtures, . . . | 200 00 | Premiums, | 51 65 |
| Cash in hands of treasurer, . | 956 03 | Fines, | 11 60 |
| | | Transfer fees, | 50 |
| | | Surplus, | 991 62 |
| | | Guaranty fund, | 478 00 |
| | | Withdrawal profits, | 48 73 |
| | <hr/> \$116,606 28 | | <hr/> \$116,606 28 |

| | |
|--|-------|
| Number of shares issued during the year, | 658 |
| Number of shares now in force, | 3,210 |
| Number of shares now borrowed upon, | 707 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 614 |
| Number of shares retired during the year, | 128 |

| | |
|--|-------------|
| Amount of dues received during the year, | \$37,036 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 138 |
| Present number of members, | 487 |
| Present number of borrowers, | 112 |
| Present number of non-borrowers, | 376 |
| Number of loans secured by first mortgage of real estate, | 118 |
| Number of loans on shares, | 19 |
| Largest loan to any one member, | 2,600 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,097 17 |
| Amount of profits credited to shares during the year, | 5,639 64 |
| Date of examination by commissioner: December 26. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| April, 1888, | 1 | \$78 67 | 328 | \$25,770 06 | Dues capital, as per general ledger, | \$102,572 00 |
| Oct., 1888, | 2 | 70 58 | 171 | 12,060 18 | Profits capital, as per gen- eral ledger, | 11,926 84 |
| April, 1889, | 3 | 62 76 | 209 | 13,116 84 | Unpaid dues, | 1,285 00 |
| Oct., 1889, | 4 | 55 12 | 178 | 9,811 36 | | |
| April, 1890, | 5 | 47 67 | 297 | 14,157 99 | | |
| Oct., 1890, | 6 | 40 43 | 205 | 8,288 15 | | |
| April, 1891, | 7 | 33 36 | 334 | 11,142 24 | | |
| Oct., 1891, | 8 | 26 51 | 341 | 9,089 91 | | |
| April, 1892, | 9 | 19 85 | 317 | 6,292 45 | | |
| Oct., 1892, | 10 | 13 38 | 192 | 2,568 96 | | |
| April, 1893, | 11 | 7 10 | 468 | 3,322 80 | | |
| Oct., 1893, | 12 | 1 00 | 170 | 170 00 | | |
| Dues paid in advance, | | | | 33 00 | | |
| Total, | | | | \$115,783 84 | Total, | \$115,783 84 |

NEWTON CO-OPERATIVE BANK — NEWTON.

Incorporated June 14, 1888. Commenced business Sept. 4, 1888.

Capital to be accumulated, \$1,000,000.

F. A. DEWSON, *President.*

J. CHEEVER FULLER, *Secretary.*

J. CHEEVER FULLER, *Treasurer.*

Names of security committee :

J. W. FRENCH,

T. B. FITEPATRICK,

J. F. HECKMAN,

F. M. CREHORE,

F. J. HALE.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------|---------------------------------|--------------|
| Loans on real estate, . . | \$219,550 00 | Dues capital, | \$205,778 00 |
| Loans on shares, | 10,920 00 | Profits capital (all series), . | 21,314 18 |
| Cash in hands of treasurer, . | 1,760 80 | Interest, | 2,137 95 |
| | | Premiums, | 220 30 |
| | | Fines, | 48 32 |
| | | Surplus, | 1,589 95 |
| | | Guaranty fund, | 950 00 |
| | | Withdrawal profits, . . . | 182 09 |
| | | Security committee, . . . | 10 00 |
| | \$232,230 80 | | \$232,230 80 |

| | |
|--|-------------|
| Number of shares issued during the year, | 2,610 |
| Number of shares now in force, | 7,556 |
| Number of shares now borrowed upon, | 1,557 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,932 |
| Amount of dues received during the year, | \$85,768 00 |
| Highest premium received during the year, | 20 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 171 |
| Present number of members, | 902 |
| Present number of borrowers, | 171 |
| Present number of non-borrowers, | 731 |
| Number of loans secured by first mortgage of real estate, | 127 |
| Number of loans on shares, | 44 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,505 42 |
| Amount of profits credited to shares during the year, | 11,456 62 |
| Date of examination by commissioner: February 3. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Sept., 1888, | 1 | \$71 99 | 792 | \$57,016 08 | Dues capital, as per general ledger, | \$205,778 00 |
| Mar., 1889, | 2 | 64 02 | 663 | 36,043 26 | Profits capital, as per gen- eral ledger, | 21,314 18 |
| Sept., 1889, | 3 | 56 29 | 188 | 10,582 62 | Unpaid dues, | 1,363 00 |
| Mar., 1890, | 4 | 48 78 | 513 | 25,024 14 | | |
| Sept., 1890, | 5 | 41 49 | 386 | 16,015 14 | | |
| Mar., 1891, | 6 | 34 41 | 767 | 26,048 37 | | |
| Sept., 1891, | 7 | 27 54 | 628 | 17,295 12 | | |
| Mar., 1892, | 8 | 20 87 | 787 | 16,424 09 | | |
| Sept., 1892, | 9 | 14 39 | 774 | 11,137 86 | | |
| Mar., 1893, | 10 | 8 10 | 1,370 | 10,287 00 | | |
| Sept., 1893, | 11 | 2 00 | 898 | 1,796 00 | | |
| Dues paid in advance, | | | | 785 00 | | |
| Total, | | | | \$228,455 18 | Total, | \$228,455 18 |

NORTH ABINGTON CO-OPERATIVE BANK—NORTH ABINGTON.

Incorporated March 23, 1888. Commenced business April 4, 1888.

Capital to be accumulated, \$1,000,000.

MOSES N. ARNOLD, President.

ERNEST W. CALKINS, Secretary.

EDWARD P. REED, Treasurer

Names of security committee:

EDWARD P. REED,

JOSEPH L. GREENWOOD,

ELIPHALET R. BATES.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$42,550 00 | Dues capital, | \$38,836 00 |
| Loans on shares, | 700 00 | Profits capital (all series), . | 5,321 83 |
| Permanent expense account, . | 160 00 | Interest, | 201 73 |
| Temporary expense account, . | 10 00 | Premiums, | 10 20 |
| Unpaid interest, | 154 50 | Fines, | 9 02 |
| Unpaid premiums, | 8 00 | Transfer fees, | 75 |
| Unpaid fines, | 24 94 | Surplus, | 315 58 |
| Cash in hands of secretary, . | 11 55 | Guaranty fund, | 95 00 |
| Cash in hands of treasurer, . | 1,203 44 | Forfeited share account, . | 5 64 |
| | | Withdrawal profits, | 16 68 |
| | \$44,812 43 | | \$44,812 43 |

Number of shares issued during the year, 260
Number of shares now in force, 1,046
Number of shares now borrowed upon, 240
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 159
Number of shares forfeited during the year, 6
Number of shares retired during the year, 73

| | |
|--|-------------|
| Amount of dues received during the year, | \$12,197 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 41 |
| Present number of members, | 211 |
| Present number of borrowers, | 44 |
| Present number of non-borrowers, | 167 |
| Number of loans secured by first mortgage of real estate, | 51 |
| Number of loans on shares, | 7 |
| Largest loan to any one member, | 2,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | 186 25 |
| Amount of profits credited to shares during the year, | 2,303 54 |
| Date of examination by commissioner: April 3. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| April, 1888, . | 1 | \$78 95 | 257 | \$20,290 15 | Dues capital, as per general ledger, | \$38,836 00 |
| Oct., 1888, . | 2 | 70 79 | 64 | 4,580 56 | Profits capital, as per gen- eral ledger, | 5,321 83 |
| April, 1889, . | 3 | 62 90 | 63 | 3,962 70 | Unpaid dues, | 459 00 |
| Oct., 1889, . | 4 | 55 15 | 43 | 2,371 45 | | |
| April, 1890, . | 5 | 47 65 | 53 | 2,525 45 | | |
| Oct., 1890, . | 6 | 40 38 | 52 | 2,099 76 | | |
| April, 1891, . | 7 | 33 32 | 129 | 4,298 28 | | |
| Oct., 1891, . | 8 | 26 47 | 18 | 476 46 | | |
| April, 1892, . | 9 | 19 82 | 62 | 1,228 34 | | |
| Oct., 1892, . | 10 | 13 36 | 148 | 1,977 28 | | |
| April, 1893, . | 11 | 7 09 | 110 | 779 90 | | |
| Oct., 1893, . | 12 | 1 00 | 47 | 47 00 | | |
| Dues paid in advance, | | | | 29 00 | | |
| Total, | | | | \$44,616 83 | Total, | \$44,616 83 |

NORTHAMPTON CO-OPERATIVE BANK — NORTH-AMPTON.

Incorporated May 21, 1889. Commenced business May 24, 1889.

Capital to be accumulated, \$1,000,000.

E. C. DAVIS, *President.*

H. R. GRAVES, *Secretary.*

M. L. GRAVES, *Treasurer.*

Names of security committee:

C. S. CROUCH,

M. L. GRAVES,

S. R. COOLBY.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$66,550 00 | Dues capital, | \$64,875 00 |
| Loans on shares, | 1,700 00 | Profits capital (all series), . . | 6,665 53 |
| Permanent expense account, . | 172 00 | Surplus, | 282 77 |
| Unpaid dues, | 740 00 | Guaranty fund, | 74 24 |
| Unpaid interest, | 262 85 | Forfeited share account, . . . | 12 70 |
| Unpaid premiums, | 47 65 | | |
| Unpaid fines, | 40 99 | | |
| Cash in hands of treasurer, . . | 2,396 75 | | |
| | \$71,910 24 | | \$71,910 24 |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,004 |
| Number of shares now in force, | 2,445 |
| Number of shares now borrowed upon, | 457 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 354 |
| Amount of dues received during the year, | \$27,445 00 |
| Highest premium received during the year, | 75 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 68 |
| Present number of members, | 515 |
| Present number of borrowers, | 70 |
| Present number of non-borrowers, | 445 |
| Number of loans secured by first mortgage of real estate, | 62 |
| Number of loans on shares, | 8 |
| Largest loan to any one member, | \$4,800 00 |
| Smallest loan to any one member, | 100 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 546 58 |
| Amount of profits credited to shares during the year, | 3,470 89 |
| Date of examination by commissioner: April 24. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-------------|
| June, 1889, | 1 | \$60 47 | 536 | \$32,411 92 | Dues capital, as per general ledger, | \$64,135 00 |
| Dec., 1889, | 2 | 52 95 | 110 | 5,824 50 | Profits capital, as per general ledger, | 6,665 53 |
| June, 1890, | 3 | 45 54 | 93 | 4,235 22 | Unpaid dues, | 740 00 |
| Dec., 1890, | 4 | 38 32 | 109 | 4,176 88 | | |
| June, 1891, | 5 | 31 29 | 158 | 4,943 82 | | |
| Nov., 1891, | 6 | 25 55 | 311 | 7,946 05 | | |
| May, 1892, | 7 | 18 88 | 221 | 4,172 48 | | |
| Nov., 1892, | 8 | 12 30 | 324 | 4,014 86 | | |
| May, 1893, | 9 | 6 10 | 553 | 3,566 30 | | |
| Dues paid in advance, | | | | 259 00 | | |
| Total, | | | | \$71,540 53 | Total, | \$71,540 53 |

NORTH DIGHTON CO-OPERATIVE BANK—NORTH DIGHTON.

Incorporated April 14, 1890. Commenced business April 21, 1890.

Capital to be accumulated, \$500,000.

JOSEPH PHILBRICK, *President.*

NATHANIEL R. LINCOLN, *Secretary.*

EDWARD LINCOLN, *Treasurer.*

Names of security committee :

EDWARD ALMY,

WM. T. PLACE,

JAMES M. LINCOLN.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$23,500 00 | Dues capital, | \$21,835 00 |
| Loans on shares, | 365 00 | Profits capital (all series), . | 1,282 94 |
| Permanent expense account, . | 40 00 | Interest, | 767 26 |
| Temporary expense account, . | 31 50 | Premiums, | 40 55 |
| Pass book account, | 29 50 | Fines, | 15 20 |
| Cash in hands of treasurer, . | 10 21 | Surplus, | 62 |
| | | Guaranty fund, | 34 64 |
| | \$23,976 21 | | \$23,976 21 |

| | |
|--|-------------|
| Number of shares issued during the year, | 288 |
| Number of shares now in force, | 844 |
| Number of shares now borrowed upon, | 161 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 247 |
| Number of shares forfeited during the year, | 30 |
| Amount of dues received during the year, | \$10,126 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 31 |
| Present number of members, | 136 |
| Present number of borrowers, | 30 |
| Present number of non-borrowers, | 106 |
| Number of loans secured by first mortgage of real estate, | 25 |
| Number of loans on shares, | 5 |
| Largest loan to any one member, | \$1,800 00 |
| Smallest loan to any one member, | 15 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | 83 74 |
| Amount of profits credited to shares during the year, | 989 22 |
| Date of examination by commissioner: July 20 | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| April, 1890, . | 1 | \$46 21 | 340 | \$15,711 40 | Dues capital, as per general ledger, | \$21,835 00 |
| April, 1891, . | 2 | 82 49 | 94 | 3,064 06 | Profits capital, as per gen- eral ledger, | 1,282 94 |
| April, 1892, . | 3 | 19 39 | 132 | 2,559 48 | Unpaid dues, | 153 00 |
| April, 1893, . | 4 | 7 00 | 278 | 1,946 00 | | |
| Totals, | | | | \$23,270 94 | Total, | \$23,270 94 |

NORTH EASTON CO-OPERATIVE BANK—NORTH EASTON.

Incorporated April 23, 1889. Commenced business April 23, 1889.

Capital to be accumulated, \$1,000,000.

L. B. CROCKETT, *President.*

WILLIAM H. CLEMENTS, *Secretary.*

WILLIAM H. CLEMENTS, *Treasurer.*

Names of security committee:

HIRAM WILLIAMS,

E. R. HAYWARD,

F. MIDDLETON.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$55,400 00 | Dues capital, | \$50,932 00 |
| Loans on shares, | 1,450 00 | Profits capital (all series), . | 5,819 63 |
| Temporary expense account, . | 15 83 | Interest, | 324 00 |
| Unpaid interest, | 361 00 | Premiums, | 67 55 |
| Unpaid premiums, | 76 95 | Fines, | 13 70 |
| Unpaid fines, | 27 06 | Surplus, | 797 34 |
| Cash in hands of treasurer, . | 1,055 18 | Guaranty fund, | 408 05 |
| | | Forfeited share account, . . | 15 34 |
| | | Withdrawal profits, | 8 41 |
| | \$58,386 02 | | \$58,386 02 |

| | |
|--|-------------|
| Number of shares issued during the year, | 549 |
| Number of shares now in force, | 2,057 |
| Number of shares now borrowed upon, | 327 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 328 |
| Number of shares forfeited during the year, | 3 |
| Number of shares retired during the year, | 7 |
| Amount of dues received during the year, | \$22,417 00 |
| Highest premium received during the year, | 25 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 38 |
| Present number of members, | 325 |
| Present number of borrowers, | 78 |
| Present number of non-borrowers, | 247 |
| Number of loans secured by first mortgage of real estate, | 73 |
| Number of loans on shares, | 9 |
| Largest loan to any one member, | \$3,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 304 84 |
| Amount of profits credited to shares during the year, | 3,268 25 |
| Date of examination by commissioner: January 26. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| April, 1889, | 1 | \$4 23 | 317 | \$20,860 91 | Dues capital, as per general ledger, | \$50,933 00 |
| Oct., 1889, | 2 | 56 27 | 103 | 5,795 81 | Profits capital, as per gen- eral ledger, | 5,819 63 |
| April, 1890, | 3 | 48 54 | 92 | 4,466 68 | Unpaid dues, | 579 00 |
| Oct., 1890, | 4 | 41 04 | 55 | 2,257 20 | | |
| April, 1891, | 5 | 33 77 | 239 | 8,071 03 | | |
| Oct., 1891, | 6 | 26 77 | 186 | 4,979 22 | | |
| April, 1892, | 7 | 20 00 | 241 | 4,820 00 | | |
| Oct., 1892, | 8 | 13 45 | 342 | 4,599 90 | | |
| April, 1893, | 9 | 7 12 | 224 | 1,594 88 | | |
| Oct., 1893, | 10 | 1 00 | 248 | 248 00 | | |
| Dues paid in advance, | | | | 123 00 | | |
| Total, | | | | \$57,330 63 | Total, | \$57,330 63 |

NORWOOD CO-OPERATIVE BANK — NORWOOD.

Incorporated Sept. 20, 1889. Commenced business Oct. 1, 1889.

Capital to be accumulated, \$1,000,000.

FRANCIS O. WINSLOW, *President.*

IRVING S. FOGG, *Secretary.*

IRVING S. FOGG, *Treasurer.*

Names of security committee :

TYLER THAYER,

GEORGE W. GAY,

E. J. SHATTUCK.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$40,700 00 | Dues capital, . . . | \$38,127 00 |
| Loans on shares, . . . | 600 00 | Profits capital (all series), . | 3,635 55 |
| Permanent expense account, . | 30 00 | Interest, . . . | 111 78 |
| Unpaid fines, . . . | 4 97 | Premiums, . . . | 5 75 |
| Cash in hands of treasurer, . | 675 21 | Surplus, . . . | 151 76 |
| | | Guaranty fund, . . . | 43 62 |
| | | Withdrawal profits, . . . | 34 72 |
| | <u>\$42,010 18</u> | | <u>\$42,010 18</u> |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 495 | |
| Number of shares now in force, | 1,497 | |
| Number of shares now borrowed upon, | 243 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 336 | |
| Amount of dues received during the year, | | \$20,819 00 |
| Highest premium received during the year, | | 05 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 29 | |
| Present number of members, | 248 | |

| | |
|--|------------|
| Present number of borrowers, | 41 |
| Present number of non-borrowers, | 207 |
| Number of loans secured by first mortgage of real estate, | 39 |
| Number of loans on shares, | 6 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 204 47 |
| Amount of profits credited to shares during the year, | 2,073 71 |
| Date of examination by commissioner: October 12. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Oct., 1889, . | 1 | \$55 18 | 325 | \$17,933 50 | Dues capital, as per general ledger, | \$38,127 00 |
| April, 1890, . | 2 | 47 73 | 118 | 5,632 14 | Profits capital, as per gen- eral ledger, | 3,535 55 |
| Oct., 1890, . | 3 | 40 45 | 59 | 2,386 55 | Unpaid dues, | 234 00 |
| April, 1891, . | 4 | 33 39 | 100 | 3,339 00 | | |
| Oct., 1891, . | 5 | 26 52 | 207 | 5,489 64 | | |
| April, 1892, . | 6 | 19 85 | 118 | 2,342 30 | | |
| Oct., 1892, . | 7 | 13 38 | 189 | 2,528 82 | | |
| April, 1893, . | 8 | 7 10 | 296 | 2,101 60 | | |
| Oct., 1893, . | 9 | 1 00 | 85 | 85 00 | | |
| Dues paid in advance, | | | | 58 00 | | |
| Total, | | | | \$41,896 55 | Total, | \$41,896 55 |

ORANGE CO-OPERATIVE BANK—ORANGE.

Incorporated Jan. 8, 1889. Commenced business Jan. 23, 1889.

Capital to be accumulated, \$1,000,000.

WILLIAM L. GROUT, *President.*

ELISHA S. HALL, *Secretary.*

ELISHA S. HALL, *Treasurer.*

Names of security committee:

ADELBERT W. BALLOU, WILLARD E. JOHNSON,
PERLEY W. NEWELL.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|-------------|---------------------------------|-------------|
| Loans on real estate, . . | \$54,530 00 | Dues capital, | \$52,455 00 |
| Loans on shares, | 3,225 00 | Profits capital (all series), . | 5,520 98 |
| Permanent expense account, . | 98 38 | Interest, | 1,203 15 |
| Cash in hands of treasurer, . | 1,673 42 | Premiums, | 55 05 |
| | | Fines, | 80 65 |
| | | Transfer fees, | 75 |
| | | Surplus, | 37 09 |
| | | Guaranty fund, | 91 68 |
| | | Forfeited share account, . | 6 00 |
| | | Withdrawal profits, . . . | 105 95 |
| | | Temporary expense, . . . | 50 |
| | \$59,526 80 | | \$59,526 80 |

Number of shares issued during the year, 375
 Number of shares now in force, 1,601
 Number of shares now borrowed upon, 435
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 543
 Amount of dues received during the year, \$20,169 00
 Highest per centum of interest received during the year: 8 ⁷/₁₀.
 Lowest per centum of interest received during the year: 6.

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 56 | |
| Present number of members, | 235 | |
| Present number of borrowers, | 79 | |
| Present number of non-borrowers, | 156 | |
| Number of loans secured by first mortgage of real estate, | 59 | |
| Number of loans on shares, | 30 | |
| Largest loan to any one member, | | \$3,000 00 |
| Smallest loan to any one member, | | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 220 04 |
| Amount of profits credited to shares during the year, | | 3,086 76 |
| Date of examination by commissioner: March 27. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Jan., 1889, . | 1 | \$66 15 | 480 | \$28,444 50 | Dues capital, as per general ledger, | \$52,455 00 |
| July, 1889, . | 2 | 58 37 | 99 | 5,778 63 | Profits capital, as per gen- eral ledger, | 5,520 98 |
| Jan., 1890, . | 3 | 50 83 | 81 | 4,117 23 | Unpaid dues, | 1,123 00 |
| July, 1890, . | 4 | 43 52 | 83 | 3,612 16 | | |
| Jan., 1891, . | 5 | 36 42 | 100 | 3,642 00 | | |
| July, 1891, . | 6 | 29 55 | 127 | 3,782 85 | | |
| Jan., 1892, . | 7 | 22 87 | 201 | 4,596 87 | | |
| July, 1892, . | 8 | 16 40 | 174 | 2,853 60 | | |
| Jan., 1893, . | 9 | 10 11 | 174 | 1,759 14 | | |
| July, 1893, . | 10 | 4 00 | 132 | 528 00 | | |
| Dues paid in advance, | | | | 14 00 | | |
| Total, | | | | \$59,098 98 | Total, | \$59,098 98 |

PEABODY CO-OPERATIVE BANK — PEABODY.

Incorporated May 28, 1888. Commenced business June 16, 1888.

Capital to be accumulated, \$1,000,000.

GEO. F. SANGER, *President.*

H. F. WALKER, *Secretary.*

H. F. WALKER, *Treasurer.*

Names of security committee :

N. M. QUINT,

W. B. RICHARDSON,

S. S. LITTLEFIELD.

Regular meetings the third Saturday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$103,500 00 | Dues capital, | \$91,613 00 |
| Loans on shares, | 825 00 | Profits capital (all series), . | 9,384 88 |
| Permanent expense account, . | 106 64 | Interest, | 2,347 08 |
| Temporary expense account, . | 252 57 | Premiums, | 240 88 |
| Cash in hands of treasurer, . | 95 25 | Fines, | 19 30 |
| | | Transfer fees, | 25 |
| | | Surplus, | 987 98 |
| | | Guaranty fund, | 147 68 |
| | | Withdrawal profits, | 38 41 |
| | <u>\$104,779 46</u> | | <u>\$104,779 46</u> |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,048 |
| Number of shares now in force, | 2,938 |
| Number of shares now borrowed upon, | 612 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 387 |
| Amount of dues received during the year, | \$31,768 00 |
| Highest premium received during the year, | 80 |
| Lowest premium received during the year, | 06 |

| | | |
|--|----------|------------|
| Number of members withdrawn during the year, | 68 | |
| Present number of members, | 453 | |
| Present number of borrowers, | 86 | |
| Present number of non-borrowers, | 367 | |
| Number of loans secured by first mortgage of real estate, | 112 | |
| Number of loans on shares, | 12 | |
| Largest loan to any one member, | | \$4,006 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 578 97 | |
| Amount of profits credited to shares during the year, | 4,783 79 | |
| Date of examination by commissioner: December 27. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| June, 1888, | 1 | \$74 75 | 516 | \$38,571 00 | Dues capital, as per general ledger, | \$91,618 00 |
| Dec., 1888, | 2 | 66 84 | 122 | 8,164 48 | Profits capital, as per gen- eral ledger, | 9,884 58 |
| June, 1889, | 3 | 59 14 | 187 | 11,069 18 | Unpaid dues, | 664 00 |
| Dec., 1889, | 4 | 51 65 | 120 | 6,198 00 | | |
| June, 1890, | 5 | 44 38 | 198 | 8,787 24 | | |
| Dec., 1890, | 6 | 87 32 | 172 | 6,419 04 | | |
| June, 1891, | 7 | 30 47 | 262 | 7,983 14 | | |
| Dec., 1891, | 8 | 23 82 | 161 | 3,835 02 | | |
| June, 1892, | 9 | 17 86 | 220 | 3,819 20 | | |
| Dec., 1892, | 10 | 11 09 | 292 | 3,238 28 | | |
| June, 1893, | 11 | 5 00 | 688 | 3,440 00 | | |
| Dues paid in advance, | | | | 157 00 | | |
| Total, | | | | \$101,661 58 | Total, | \$101,661 58 |

PEOPLE'S CO-OPERATIVE BANK—FALL RIVER.

Incorporated Feb. 18, 1882. Commenced business March 15, 1882.

Capital to be accumulated, \$1,000,000.

MILTON REED, *President.*

SAMUEL HADFIELD, *Secretary.*

SAMUEL HADFIELD, *Treasurer.*

Names of security committee :

JOHN H. ESTES,

CHARLES E. MILLS,

E. S. ADAMS,

SAMUEL HADFIELD,

PATRICK KIERAN.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$173,650 00 | Dues capital, . . . | \$157,702 00 |
| Loans on shares, . . . | 3,650 00 | Profits capital (all series), . | 27,693 61 |
| Real estate by foreclosure, . | 360 80 | Surplus, . . . | 521 78 |
| Unpaid interest, . . . | 774 75 | Guaranty fund, . . . | 536 11 |
| Unpaid premiums, . . . | 84 30 | Forfeited share account, . | 244 11 |
| Unpaid fines, . . . | 90 30 | | |
| Cash in hands of treasurer, . | 8,087 46 | | |
| | <u>\$186,697 61</u> | | <u>\$186,697 61</u> |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,619 |
| Number of shares now in force, | 4,740 |
| Number of shares now borrowed upon, | 1,122 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,011 |
| Number of shares forfeited during the year, | 25 |
| Amount of dues received during the year, | \$54,861 00 |
| Highest premium received during the year, | 10 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 120 |
| Present number of members, | 606 |
| Present number of borrowers, | 132 |
| Present number of non-borrowers, | 474 |
| Number of loans secured by first mortgage of real estate, | 119 |
| Number of loans on shares, | 28 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 838 95 |
| Amount of profits credited to shares during the year, | 9,521 29 |
| Date of examination by commissioner: July 24. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Mar., 1882, . | 1 | \$205 60 | 76 | \$15,632 44 | Dues capital, as per general | |
| July, 1882, . | 2 | 197 46 | 35 | 6,911 10 | ledger, | \$157,702 00 |
| Jan., 1883, . | 3 | 185 28 | 5 | 926 40 | Profits capital, as per gen- | |
| July, 1883, . | 4 | 173 53 | 18 | 3,123 54 | eral ledger, | 27,698 61 |
| Jan., 1884, . | 5 | 162 15 | 13 | 2,107 95 | Unpaid dues, | 1,352 00 |
| July, 1884, . | 6 | 151 12 | 11 | 1,662 32 | | |
| Jan., 1885, . | 7 | 140 52 | 19 | 2,669 88 | | |
| July, 1885, . | 8 | 130 31 | 9 | 1,172 79 | | |
| Nov., 1885, . | 9 | 123 67 | 45 | 5,565 15 | | |
| May, 1886, . | 10 | 114 04 | 68 | 7,764 72 | | |
| Nov., 1886, . | 11 | 104 71 | 49 | 5,130 79 | | |
| May, 1887, . | 12 | 95 61 | 40 | 3,824 40 | | |
| Nov., 1887, . | 13 | 86 85 | 118 | 10,248 30 | | |
| May, 1888, . | 14 | 78 35 | 129 | 10,107 15 | | |
| Nov., 1888, . | 15 | 70 08 | 229 | 16,048 32 | | |
| May, 1889, . | 16 | 62 08 | 90 | 5,587 20 | | |
| Nov., 1889, . | 17 | 54 36 | 208 | 11,306 88 | | |
| May, 1890, . | 18 | 46 77 | 365 | 17,071 05 | | |
| Nov., 1890, . | 19 | 39 45 | 292 | 11,519 40 | | |
| May, 1891, . | 20 | 32 39 | 393 | 12,729 27 | | |
| Nov., 1891, . | 21 | 25 50 | 419 | 10,684 50 | | |
| May, 1892, . | 22 | 18 82 | 574 | 12,684 68 | | |
| Nov., 1892, . | 23 | 12 36 | 549 | 6,785 64 | | |
| May, 1893, . | 24 | 6 00 | 886 | 5,395 74 | | |
| Dues paid in advance, | | | | 98 00 | | |
| Total, | | | | \$186,747 61 | Total, | \$186,747 61 |

PIONEER CO-OPERATIVE BANK — BOSTON.

Incorporated July 26, 1877. Commenced business Aug. 6, 1877.

Capital to be accumulated, \$1,000,000.

GAMALIEL BRADFORD, *President.*

DANIEL ELDREDGE, *Secretary.*

DANIEL ELDREDGE, *Treasurer.*

Names of security committee :

HIRAM AMES,

ALEXANDER H. CLAPP,

JOHN K. FELLOWS,

WALTER H. ROBERTS,

GAMALIEL BRADFORD.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . | \$349,100 00 | Dues capital, | \$304,790 00 |
| Loans on shares, . . . | 20,850 00 | Profits capital (all series), . | 64,399 50 |
| Temporary expense account, . | 275 00 | Interest, | 1,849 41 |
| Unpaid interest, . . . | 1,750 39 | Premiums, | 150 75 |
| Unpaid premiums, . . . | 124 75 | Fines, | 89 32 |
| Unpaid fines, | 156 18 | Transfer fees, | 1 75 |
| Mortgages, | 5,100 00 | Surplus, | 4,013 53 |
| Taxes paid, | 54 68 | Guaranty fund, | 1,934 40 |
| Cash in hands of treasurer, . | 223 48 | Forfeited share account, . | 258 25 |
| | | Withdrawal profits, . . . | 147 45 |
| | \$377,634 36 | | \$377,634 36 |

| | |
|--|-------|
| Number of shares issued during the year, | 1,359 |
| Number of shares now in force, | 6,853 |
| Number of shares now borrowed upon, | 2,199 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 908 |
| Number of shares forfeited during the year, | 92 |
| Number of shares retired during the year, | 245 |
| Number of shares matured during the year, | 77 |

| | |
|---|-------------|
| Amount of dues received during the year, | \$77,772 00 |
| Highest premium received during the year, | 30 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 180 |
| Present number of members, | 933 |
| Present number of borrowers, | 229 |
| Present number of non-borrowers, | 704 |
| Number of loans secured by first mortgage of real estate, | 212 |
| Number of loans on shares, | 75 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct 31, 1893, | 2,300 98 |
| Amount of profits credited to shares during the year, | 22,414 16 |
| Date of examination by commissioner: March 31. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Oct., 1882, | 9 | \$198 43 | 14 | \$2,708 02 | Dues capital, as per general ledger, | \$304,790 00 |
| April, 1883, | 10 | 181 33 | 30 | 5,439 90 | Profits capital, as per gen- eral ledger, | 64,399 50 |
| Oct., 1883, | 11 | 169 65 | 66 | 11,196 90 | Unpaid dues, | 3,093 00 |
| April, 1884, | 12 | 157 26 | 48 | 7,548 48 | | |
| Oct., 1884, | 13 | 147 30 | 205 | 20,196 50 | | |
| April, 1885, | 14 | 136 74 | 177 | 24,202 98 | | |
| Oct., 1885, | 15 | 126 50 | 177 | 22,890 50 | | |
| April, 1886, | 16 | 116 60 | 286 | 33,347 60 | | |
| Oct., 1886, | 17 | 107 02 | 155 | 16,588 10 | | |
| April, 1887, | 18 | 97 77 | 162 | 15,839 74 | | |
| Oct., 1887, | 19 | 89 81 | 217 | 19,271 77 | | |
| April, 1888, | 20 | 80 12 | 418 | 33,089 56 | | |
| Oct., 1888, | 21 | 71 72 | 295 | 21,157 40 | | |
| April, 1889, | 22 | 63 59 | 399 | 25,372 41 | | |
| Oct., 1889, | 23 | 55 72 | 323 | 17,997 56 | | |
| April, 1890, | 24 | 48 09 | 415 | 19,957 35 | | |
| Oct., 1890, | 25 | 40 70 | 392 | 15,954 40 | | |
| April, 1891, | 26 | 33 54 | 462 | 16,166 28 | | |
| Oct., 1891, | 27 | 26 61 | 467 | 12,428 87 | | |
| April, 1892, | 28 | 19 89 | 494 | 9,825 66 | | |
| Oct., 1892, | 29 | 13 39 | 368 | 4,927 52 | | |
| April, 1893, | 30 | 7 10 | 840 | 5,964 00 | | |
| Oct., 1893, | 31 | 1 00 | 428 | 428 00 | | |
| Dues paid in advance, | | | | 286 00 | | |
| Total, | | | | \$372,282 50 | Total, | \$372,282 50 |

PITTSFIELD CO-OPERATIVE BANK — PITTSFIELD.

Incorporated Feb. 15, 1889. Commenced business March 5, 1889.

Capital to be accumulated, \$1,000,000.

F. W. HINSDALE, *President.*

HOMER B. NASH, *Secretary.*

HOMER B. NASH, *Treasurer.*

Names of security committee:

H. S. RUSSELL,

W. W. GAMWELL,

MICHAEL CASEY.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$133,154 00 | Dues capital, . . . | \$135,466 00 |
| Loans on shares, . . . | 17,821 00 | Profits capital (all series), . | 11,553 80 |
| Temporary expense account, . | 106 70 | Interest, . . . | 1,502 68 |
| Cash in hands of treasurer, . | 174 87 | Fines, . . . | 25 91 |
| | | Surplus, . . . | 197 96 |
| | | Guaranty fund, . . . | 310 22 |
| | | Bills payable, . . . | 2,200 00 |
| | <u>\$151,256 57</u> | | <u>\$151,256 57</u> |

Number of shares issued during the year, 1,226
 Number of shares now in force, 4,819
 Number of shares now borrowed upon, 1,506
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 757
 Amount of dues received during the year, \$55,263 00
 Highest per centum of interest received during the year: 6.
 Lowest per centum of interest received during the year: 6.
 Number of members withdrawn during the year, 89
 Present number of members, 705

| | | |
|--|-----|------------|
| Present number of borrowers, | 201 | |
| Present number of non-borrowers, | 507 | |
| Number of loans secured by first mortgage of real estate, | 100 | |
| Number of loans on shares, | 105 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 15 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 789 48 |
| Amount of profits credited to shares during the year, | | 6,250 82 |
| Date of examination by commissioner: September 25. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Mar., 1889, . | 1 | \$62 79 | 661 | \$41,504 19 | Dues capital, as per general ledger, | \$135,466 00 |
| Sept., 1889, . | 2 | 55 44 | 370 | 20,512 80 | Profits capital, as per gen- eral ledger, | 11,553 80 |
| Mar., 1890, . | 3 | 48 23 | 369 | 17,796 87 | Unpaid dues, | 2,304 00 |
| Sept., 1890, . | 4 | 41 12 | 373 | 15,337 76 | Suspense profits, | 65 |
| Mar., 1891, . | 5 | 34 18 | 483 | 16,508 94 | | |
| Sept., 1891, . | 6 | 27 41 | 368 | 10,086 88 | | |
| Mar., 1892, . | 7 | 20 82 | 626 | 13,038 32 | | |
| Sept., 1892, . | 8 | 14 37 | 537 | 7,716 69 | | |
| Mar., 1893, . | 9 | 8 10 | 660 | 5,346 00 | | |
| Sept., 1893, . | 10 | 2 00 | 372 | 744 00 | | |
| Dues paid in advance, | | | | 787 00 | | |
| Total, | | | | \$149,324 45 | Total, | \$149,324 45 |

PLYMOUTH CO-OPERATIVE BANK—PLYMOUTH.

Incorporated June 7, 1882. Commenced business June 20, 1882.

Capital to be accumulated, \$1,000,000.

CHARLES E. BARNES, *President.*

HERBERT MORRISSEY, *Secretary.*

GEO. S. DYER, *Treasurer.*

Names of security committee:

PELEG S. BURGESS,

JOSEPH BARNES,

SETH W. PATT.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$28,000 00 | Dues capital, | \$28,787 29 |
| Loans on shares, | 3,040 00 | Profits capital (all series), . | 5,028 72 |
| Permanent expense account, | 197 03 | Interest, | 784 00 |
| Temporary expense account, | 200 55 | Premiums, | 76 00 |
| Real estate by foreclosure, . | 746 46 | Fines, | 38 92 |
| Suspense account, | 688 99 | Transfer fees, | 1 75 |
| Cash in hands of treasurer, . | 2,005 89 | Surplus, | 30 13 |
| | | Guaranty fund, | 75 35 |
| | | Forfeited share account, . . | 39 14 |
| | | Withdrawal profits, | 5 62 |
| | | Rent account, | 12 00 |
| | \$34,878 92 | | \$34,878 92 |

Number of shares issued during the year, 314
 Number of shares now in force, 797
 Number of shares now borrowed upon, 229
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 131
 Number of shares retired during the year, 11

| | |
|--|------------|
| Amount of dues received during the year, | \$9,208 91 |
| Highest premium received during the year, | 25 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 31 |
| Present number of members, | 169 |
| Present number of borrowers, | 51 |
| Present number of non-borrowers, | 118 |
| Number of loans secured by first mortgage of real estate, | 55 |
| Number of loans on shares, | 23 |
| Largest loan to any one member, | 2,200 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 374 43 |
| Amount of profits credited to shares during the year, | 1,666 36 |
| Date of examination by commissioner: August 29. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|
| June, 1882, | 1 | \$193 79 | 17 | \$3,294 48 | Dues capital, as per general |
| Dec., 1882, | 2 | 182 19 | 7 | 1,275 33 | ledger, |
| June, 1883, | 3 | 170 78 | 8 | 1,366 24 | Profits capital, as per gen- |
| Dec., 1883, | 4 | 159 72 | 15 | 2,395 80 | eral ledger, |
| June, 1884, | 5 | 148 97 | 20 | 2,979 40 | |
| Dec., 1884, | 6 | 138 59 | 3 | 415 77 | |
| Dec., 1885, | 8 | 118 86 | 5 | 594 30 | |
| June, 1886, | 9 | 109 49 | 5 | 547 45 | |
| Dec., 1886, | 10 | 100 42 | 8 | 803 36 | |
| June, 1887, | 11 | 91 65 | 17 | 1,558 05 | |
| Dec., 1887, | 12 | 83 17 | 43 | 3,576 31 | |
| Dec., 1888, | 14 | 66 97 | 4 | 267 88 | |
| June, 1889, | 15 | 59 23 | 6 | 355 38 | |
| Dec., 1889, | 16 | 51 71 | 50 | 2,585 50 | |
| June, 1890, | 17 | 44 41 | 39 | 1,731 99 | |
| Dec., 1890, | 18 | 37 37 | 71 | 2,653 27 | |
| June, 1891, | 19 | 30 51 | 32 | 976 32 | |
| Dec., 1891, | 20 | 23 85 | 92 | 2,194 20 | |
| June, 1892, | 21 | 17 37 | 94 | 1,632 78 | |
| Dec., 1892, | 22 | 11 09 | 144 | 1,596 96 | |
| June, 1893, | 23 | 5 00 | 117 | 585 00 | |
| Dues paid in advance, | | | | 430 29 | |
| Total, | | | | \$33,816 01 | Total, \$33,816 01 |

PROVIDENT CO-OPERATIVE BANK — CHELSEA.

Incorporated Sept. 25, 1885. Commenced business Sept. 23, 1885.

Capital to be accumulated, \$1,000,000.

THOMAS MARTIN, *President.*

C. WILLIS GOULD, *Secretary.*

C. WILLIS GOULD, *Treasurer.*

Names of security committee:

JOHN W. DOER,

MILTON RAY,

HENRY C. STARKEY.

Regular meetings the fourth Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$278,250 00 | Dues capital, | \$244,854 00 |
| Loans on shares, | 10,050 00 | Profits capital (all series), . | 47,407 09 |
| Real estate by foreclosure, . | 2,810 54 | Surplus, | 1,055 44 |
| Unpaid interest, | 1,754 25 | Guaranty fund, | 3,234 24 |
| Unpaid premiums, | 217 85 | Forfeited share account, . . | 436 46 |
| Unpaid fines, | 92 02 | | |
| Maverick National Bank, . . | 31 68 | | |
| Cash in hands of treasurer, . | 3,780 89 | | |
| | <u>\$296,987 23</u> | | <u>\$296,987 23</u> |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 1,777 | |
| Number of shares now in force, | 6,496 | |
| Number of shares now borrowed upon, | 1,823 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 904 | |
| Number of shares retired during the year, | 96 | |
| Amount of dues received during the year, | | \$74,508 00 |
| Highest premium received during the year, | | 1 35 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 125 | |
| Present number of members, | 820 | |

| | | |
|--|-----|------------|
| Present number of borrowers, | 201 | |
| Present number of non-borrowers, | 619 | |
| Number of loans secured by first mortgage of real estate, | 216 | |
| Number of loans on shares, | 51 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 1,493 48 |
| Amount of profits credited to shares during the year, | | 17,520 27 |
| Date of examination by commissioner: April 20. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| Sept., 1885, . | 1 | \$132 24 | 282 | \$30,679 68 | Dues capital, as per general ledger, | \$244,854 00 |
| Mar., 1886, . | 2 | 121 76 | 217 | 26,421 92 | Profits capital, as per general ledger, | 47,407 09 |
| Sept., 1886, . | 3 | 111 62 | 187 | 15,291 94 | Unpaid dues, | 8,408 00 |
| Mar., 1887, . | 4 | 101 83 | 133 | 13,543 39 | | |
| Sept., 1887, . | 5 | 92 39 | 140 | 12,934 60 | | |
| Mar., 1888, . | 6 | 83 28 | 449 | 37,392 72 | | |
| Sept., 1888, . | 7 | 74 54 | 198 | 14,758 92 | | |
| Mar., 1889, . | 8 | 66 10 | 423 | 27,960 30 | | |
| Sept., 1889, . | 9 | 57 95 | 232 | 13,444 40 | | |
| Mar., 1890, . | 10 | 50 10 | 464 | 23,246 40 | | |
| Sept., 1890, . | 11 | 42 49 | 328 | 13,936 72 | | |
| Mar., 1891, . | 12 | 35 16 | 641 | 22,537 56 | | |
| Sept., 1891, . | 13 | 28 07 | 545 | 15,298 15 | | |
| May, 1892, . | 14 | 18 97 | 740 | 14,037 80 | | |
| Nov., 1892, . | 15 | 12 43 | 646 | 8,029 78 | | |
| May, 1893, . | 16 | 6 11 | 971 | 5,932 81 | | |
| Dues paid in advance, | | | | 217 00 | | |
| Total, | | | | \$295,664 09 | Total, | \$295,664 09 |

QUINCY CO-OPERATIVE BANK — QUINCY.

Incorporated April 17, 1889. Commenced business May 7, 1889.

Capital to be accumulated, \$1,000,000.

JOHN F. WELCH, *President.*

RICHARD D. CHASE, *Secretary.*

RICHARD D. CHASE, *Treasurer.*

Names of security committee :

GEO. H. FIELD,

ALBERT KEATING,

ANDREW MILNE.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$69,380 00 | Dues capital, . . . | \$65,843 00 |
| Loans on shares, . . . | 3,220 00 | Profits capital (all series), . . | 8,090 57 |
| Permanent expense account, . . | 154 13 | Surplus, . . . | 118 20 |
| Unpaid interest, . . . | 238 80 | Guaranty fund, . . . | 143 00 |
| Unpaid premiums, . . . | 32 25 | Forfeited share account, . . | 4 00 |
| Unpaid fines, . . . | 35 49 | | |
| Cash in hands of treasurer, . . | 1,138 10 | | |
| | <u>\$74,198 77</u> | | <u>\$74,198 77</u> |

| | |
|--|-------------|
| Number of shares issued during the year, | 536 |
| Number of shares now in force, | 2,073 |
| Number of shares now borrowed upon, | 489 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 296 |
| Number of shares forfeited during the year, | 1 |
| Amount of dues received during the year, | \$24,605 00 |
| Highest premium received during the year, | 15 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 39 |
| Present number of members, | 325 |

| | |
|--|------------|
| Present number of borrowers, | 65 |
| Present number of non-borrowers, | 260 |
| Number of loans secured by first mortgage of real estate, | 59 |
| Number of loans on shares, | 26 |
| Largest loan to any one member, | \$3,000 00 |
| Smallest loan to any one member, | 20 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 434 59 |
| Amount of profits credited to shares during the year, | 4,172 23 |
| Date of examination by commissioner: February 17. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|-------------|
| May, 1889, . | 1 | \$62 55 | 507 | \$31,712 85 | Dues capital, as per general | |
| Nov., 1889, . | 2 | 54 78 | 169 | 9,257 82 | ledger, | \$65,843 00 |
| May, 1890, . | 3 | 47 21 | 175 | 8,261 75 | Profits capital, as per gen- | |
| Nov., 1890, . | 4 | 39 84 | 121 | 4,820 64 | eral ledger, | 8,090 57 |
| May, 1891, . | 5 | 32 67 | 225 | 7,350 75 | Unpaid dues, | 544 00 |
| Nov., 1891, . | 6 | 25 71 | 201 | 5,167 71 | | |
| May, 1892, . | 7 | 18 95 | 186 | 3,524 70 | | |
| Nov., 1892, . | 8 | 12 43 | 183 | 2,274 69 | | |
| May, 1893, . | 9 | 6 11 | 306 | 1,869 66 | | |
| Dues paid in advance, | | | | 237 00 | | |
| Total, | | | | \$74,477 57 | Total, | \$74,477 57 |

RANDOLPH CO-OPERATIVE BANK — RANDOLPH.

Incorporated Jan. 29, 1889. Commenced business Feb. 7, 1889.

Capital to be accumulated, \$1,000,000.

JOHN B. THAYER, *President.*

P. H. McLAUGHLIN, *Secretary.*

P. H. McLAUGHLIN *Treasurer.*

Names of security committee:

CHARLES A. WALES,

HENRY DODGE,

THOMAS FARRELL.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$42,100 00 | Dues capital, . . . | \$41,372 00 |
| Loans on shares, . . . | 1,295 00 | Profits capital (all series), . | 4,686 51 |
| Permanent expense account, . | 50 00 | Interest, . . . | 434 03 |
| Temporary expense account, . | 28 84 | Premiums, . . . | 30 81 |
| Real estate by foreclosure, . | 3,003 91 | Fines, . . . | 20 44 |
| Cash in hands of treasurer, . | 677 17 | Surplus, . . . | 332 06 |
| | | Guaranty fund, . . . | 186 02 |
| | | Forfeited share account, . | 28 24 |
| | | Withdrawal profits, . . . | 64 81 |
| | \$47,154 92 | | \$47,154 92 |

| | |
|--|-------------|
| Number of shares issued during the year, | 177 |
| Number of shares now in force, | 1,103 |
| Number of shares now borrowed upon, | 268 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 163 |
| Amount of dues received during the year, | \$13,028 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 32 |
| Present number of members, | 238 |
| Present number of borrowers, | 55 |
| Present number of non-borrowers, | 183 |
| Number of loans secured by first mortgage of real estate, | 55 |
| Number of loans on shares, | 11 |
| Largest loan to any one member, | \$3,400 00 |
| Smallest loan to any one member, | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 196 98 |
| Amount of profits credited to shares during the year, | 2,357 73 |
| Date of examination by commissioner: April 18. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Feb., 1889, . | 1 | \$64 86 | 410 | \$26,592 60 | Dues capital, as per general ledger, | \$41,372 00 |
| Aug., 1889, . | 2 | 57 15 | 93 | 5,314 95 | Profits capital, as per gen- eral ledger, | 4,686 51 |
| Feb., 1890, . | 3 | 49 68 | 49 | 2,434 32 | Unpaid dues, | 624 00 |
| Aug., 1890, . | 4 | 42 40 | 37 | 1,568 80 | | |
| Feb., 1891, . | 5 | 35 34 | 152 | 5,371 68 | | |
| Aug., 1891, . | 6 | 28 49 | 56 | 1,595 44 | | |
| Feb., 1892, . | 7 | 21 84 | 76 | 1,659 84 | | |
| Aug., 1892, . | 8 | 15 38 | 66 | 1,015 08 | | |
| Feb., 1893, . | 9 | 9 10 | 88 | 800 80 | | |
| Aug., 1893, . | 10 | 3 00 | 76 | 228 00 | | |
| Dues paid in advance, | | | | 101 00 | | |
| Total, | | | | \$46,682 51 | Total, | \$46,682 51 |

READING CO-OPERATIVE BANK—READING.

Incorporated Nov. 27, 1886. Commenced business Dec. 6, 1886.

Capital to be accumulated, \$1,000,000.

WENDELL BANCROFT, *President.*

HARRY P. BOSSON, *Secretary.*

EDGAR N. HUNT, *Treasurer.*

Names of security committee:

LEWIS M. BANCROFT, WENDELL BANCROFT,
MOSES E. NICHOLS.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$126,810 00 | Dues capital, . . . | \$121,507 00 |
| Loans on shares, . . . | 9,595 00 | Profits capital (all series), . . | 19,141 31 |
| Unpaid interest, . . . | 600 00 | Surplus, . . . | 613 29 |
| Cash in hands of secretary, . . | 117 02 | Guaranty fund, . . . | 632 14 |
| Cash in hands of treasurer, . . | 4,818 67 | Forfeited share account, . . | 46 95 |
| | <u>\$141,940 69</u> | | <u>\$141,940 69</u> |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 1,115 | |
| Number of shares now in force, | 3,495 | |
| Number of shares now borrowed upon, | 913 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 701 | |
| Number of shares forfeited during the year, | 18 | |
| Amount of dues received during the year, | | \$42,821 00 |
| Highest premium received during the year, | | 35 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 88 | |
| Present number of members, | 521 | |
| Present number of borrowers, | 125 | |

| | |
|--|------------|
| Present number of non-borrowers, | 396 |
| Number of loans secured by first mortgage of real estate, | 106 |
| Number of loans on shares, | 24 |
| Largest loan to any one member, | \$4,850 00 |
| Smallest loan to any one member, | 30 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 671 38 |
| Amount of profits credited to shares during the year, | 11,182 08 |
| Date of examination by commissioner: December 19. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Dec., 1886, | 1 | \$104 05 | 349 | \$36,313 45 | Dues capital, as per general | |
| June, 1887, | 2 | 94 91 | 77 | 7,308 07 | ledger, | \$121,507 00 |
| Dec., 1887, | 3 | 86 07 | 106 | 9,123 42 | Profits capital, as per gen- | |
| June, 1888, | 4 | 77 48 | 110 | 8,522 80 | eral ledger, | 19,141 31 |
| Dec., 1888, | 5 | 69 17 | 127 | 8,784 59 | Unpaid dues, | 1,107 00 |
| June, 1889, | 6 | 81 10 | 222 | 13,564 20 | | |
| Dec., 1889, | 7 | 53 32 | 146 | 7,784 72 | | |
| June, 1890, | 8 | 45 77 | 199 | 9,108 23 | | |
| Dec., 1890, | 9 | 38 44 | 235 | 9,033 40 | | |
| June, 1891, | 10 | 31 35 | 277 | 8,688 95 | | |
| Dec., 1891, | 11 | 24 50 | 276 | 6,762 00 | | |
| June, 1892, | 12 | 17 83 | 428 | 7,631 24 | | |
| Dec., 1892, | 13 | 11 36 | 619 | 7,031 84 | | |
| May, 1893, | 14 | 6 10 | 324 | 1,976 40 | | |
| Dues paid in advance, | | | | 127 00 | | |
| Total, | | | | \$141,755 31 | Total, | \$141,755 31 |

RELIANCE CO-OPERATIVE BANK — CAMBRIDGE.

Incorporated July 16, 1889. Commenced business July 10, 1889.

Capital to be accumulated, \$1,000,000.

EDWARD W. HINCKS, *President.*

E. W. WHITE, *Secretary.*

E. W. WHITE, *Treasurer.*

Names of security committee:

GEO. H. STEARNS,

HERMAN BIRD,

MARSHALL N. STEARNS,

GEO. A. ALLISON,

MICHAEL CORCORAN.

Regular meetings the second Wednesday of each month

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$76,625 00 | Dues capital, . . . | \$75,029 00 |
| Loans on shares, . . . | 2,650 00 | Profits capital (all series), . . | 6,232 35 |
| Permanent expense account, . . | 331 34 | Interest, . . . | 1,576 47 |
| Temporary expense account, . . | 136 93 | Premiums, . . . | 151 95 |
| Unpaid interest, . . . | 168 23 | Fines, . . . | 72 46 |
| Unpaid premiums, . . . | 20 27 | Transfer fees, . . . | 60 |
| Unpaid fines, . . . | 49 22 | Surplus, . . . | 312 66 |
| Rent account, . . . | 12 50 | Guaranty fund, . . . | 324 26 |
| Cash in hands of treasurer, . . | 3,852 76 | Forfeited share account, . . | 37 35 |
| | | Withdrawal profits, . . | 50 30 |
| | | Forfeiture profits, . . | 3 95 |
| | | Security committee, . . | 55 00 |
| | \$83,846 25 | | \$83,846 25 |

Number of shares issued during the year, 643
 Number of shares now in force, 2,694
 Number of shares now borrowed upon, 570
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 428
 Number of shares forfeited during the year, 20

| | |
|--|-------------|
| Amount of dues received during the year, | \$30,408 00 |
| Highest premium received during the year, | 35 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 59 |
| Present number of members, | 370 |
| Present number of borrowers, | 54 |
| Present number of non-borrowers, | 316 |
| Number of loans secured by first mortgage of real estate, | 34 |
| Number of loans on shares, | 20 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 20 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 506 55 |
| Amount of profits credited to shares during the year, | 3,816 29 |
| Date of examination by commissioner: March 31. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| July, 1889, . | 1 | \$58 15 | 565 | \$32,854 75 | Dues capital, as per general ledger, | \$75,029 00 |
| Jan., 1890, . | 2 | 50 68 | 208 | 10,541 44 | Profits capital, as per gen- eral ledger, | 6,232 35 |
| July, 1890, . | 3 | 43 42 | 142 | 5,165 64 | Unpaid dues, | 1,199 00 |
| Jan., 1891, . | 4 | 36 38 | 181 | 6,584 78 | | |
| July, 1891, . | 5 | 29 58 | 238 | 6,889 49 | | |
| Jan., 1892, . | 6 | 22 86 | 376 | 8,696 36 | | |
| July, 1892, . | 7 | 16 39 | 411 | 6,736 29 | | |
| Jan., 1893, . | 8 | 10 10 | 276 | 2,787 60 | | |
| July, 1893, . | 9 | 4 00 | 302 | 1,208 00 | | |
| Dues paid in advance, | | | | 106 00 | | |
| Total, | | | | \$82,460 35 | Total, | \$82,460 35 |

ROXBURY CO-OPERATIVE BANK — BOSTON.

Incorporated Oct. 3, 1889. Commenced business Nov. 1, 1889.

Capital to be accumulated, \$1,000,000.

JAMES F. BLISS, *President.*

THEO. PFANNENSTIEHL, *Secretary.*

THEO. PFANNENSTIEHL, *Treasurer.*

Names of security committee :

W. A. FOLSOM,

R. A. WATSON,

A. M. LEONARD,

JOSEPH ENGEL.

Regular meetings the first business day of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$57,300 00 | Dues capital, | \$56,041 00 |
| Loans on shares, | 2,790 00 | Profits capital (all series), . . | 4,498 49 |
| Permanent expense account, . . | 623 00 | Surplus, | 375 83 |
| Unpaid interest, | 79 95 | Guaranty fund, | 116 00 |
| Unpaid premiums, | 5 85 | Forfeited share account, . . | 8 84 |
| Unpaid fines, | 16 83 | | |
| Cash in hands of treasurer, . . | 224 53 | | |
| | \$61,040 16 | | \$61,040 16 |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 930 | |
| Number of shares now in force, | 2,438 | |
| Number of shares now borrowed upon, | 518 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 628 | |
| Amount of dues received during the year, | | \$29,290 00 |
| Highest premium received during the year, | | 15 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 70 | |
| Present number of members, | 299 | |

| | | |
|--|-----|------------|
| Present number of borrowers, | 36 | |
| Present number of non-borrowers, | 263 | |
| Number of loans secured by first mortgage of real estate, | 22 | |
| Number of loans on shares, | 14 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 581 75 |
| Amount of profits credited to shares during the year, | | 2,887 65 |
| Date of examination by commissioner: July 7. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Nov., 1889, | 1 | \$54 16 | 169 | \$9,153 04 | Dues capital, as per general ledger, | \$56,041 00 |
| May, 1890, | 2 | 46 65 | 97 | 4,526 02 | Profits capital, as per gen- eral ledger, | 4,498 49 |
| Nov., 1890, | 3 | 39 39 | 415 | 16,346 85 | Unpaid dues, | 597 00 |
| May, 1891, | 4 | 32 33 | 305 | 9,860 65 | | |
| Nov., 1891, | 5 | 25 48 | 265 | 6,752 20 | | |
| May, 1892, | 6 | 18 53 | 407 | 7,663 81 | | |
| Nov., 1892, | 7 | 12 37 | 296 | 3,661 52 | | |
| May, 1893, | 8 | 6 10 | 484 | 2,952 40 | | |
| Dues paid in advance, | | | | 220 00 | | |
| Total, | | | | \$61,136 49 | Total, | \$61,136 49 |

SALEM CO-OPERATIVE BANK—SALEM.

Incorporated April 7, 1888. Commenced business April 13, 1888.

Capital to be accumulated, \$1,000,000.

JOHN M. RAYMOND, *President.*

ALBERT C. MACKINTIRE, *Secretary.*

ALBERT C. MACKINTIRE, *Treasurer.*

Names of security committee:

FRANCIS A. NEWELL,

JOHN M. RAYMOND,

GEO. W. PICKERING.

Regular meetings the second Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------|-----------------------------------|--------------|
| Loans on real estate, . . . | \$174,755 00 | Dues capital, . . . | \$159,619 00 |
| Loans on shares, . . . | 5,225 00 | Profits capital (all series), . . | 18,915 22 |
| Unpaid interest, . . . | 494 51 | Interest, . . . | 883 38 |
| Unpaid premiums, . . . | 88 45 | Premiums, . . . | 133 50 |
| Unpaid fines, . . . | 76 72 | Fines, . . . | 23 68 |
| Cash in hands of treasurer, . | 4,102 56 | Surplus, . . . | 3,739 66 |
| | | Guaranty fund, . . . | 1,300 00 |
| | | Forfeited share account, . . | 66 88 |
| | | Withdrawal profits, . . . | 58 92 |
| | \$184,740 24 | | \$184,740 24 |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,095 |
| Number of shares now in force, | 5,164 |
| Number of shares now borrowed upon, | 1,121 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,098 |
| Number of shares retired during the year, | 151 |
| Amount of dues received during the year, | \$59,994 00 |
| Highest premium received during the year, | 55 |
| Lowest premium received during the year, | 66 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 151 |
| Present number of members, | 883 |
| Present number of borrowers, | 190 |
| Present number of non-borrowers, | 693 |
| Number of loans secured by first mortgage of real estate, | 196 |
| Number of loans on shares, | 47 |
| Largest loan to any one member, | \$4,000 00 |
| Smallest loan to any one member, | 20 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 894 68 |
| Amount of profits credited to shares during the year, | 10,272 24 |
| Date of examination by commissioner: February 10. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| April, 1888, . | 1 | \$79 34 | 342 | \$27,134 28 | Dues capital, as per general ledger, | \$159,619 00 |
| Oct., 1888, . | 2 | 71 12 | 300 | 21,336 00 | Profits capital, as per gen- eral ledger, | 18,915 22 |
| April, 1889, . | 3 | 63 14 | 415 | 26,203 10 | Unpaid dues, | 1,423 00 |
| Oct., 1889, . | 4 | 55 49 | 286 | 15,814 66 | | |
| April, 1890, . | 5 | 47 86 | 360 | 16,761 00 | | |
| Oct., 1890, . | 6 | 40 56 | 545 | 22,106 20 | | |
| April, 1891, . | 7 | 33 47 | 563 | 18,843 61 | | |
| Oct., 1891, . | 8 | 26 58 | 431 | 11,455 98 | | |
| April, 1892, . | 9 | 19 90 | 579 | 11,522 10 | | |
| Oct., 1892, . | 10 | 13 41 | 357 | 4,787 37 | | |
| April, 1893, . | 11 | 7 11 | 463 | 3,291 93 | | |
| Oct., 1893, . | 12 | 1 00 | 534 | 534 00 | | |
| Dues paid in advance, | | | | 178 00 | | |
| Total, | | | | \$179,957 22 | Total, | \$179,957 22 |

SANDWICH CO-OPERATIVE BANK — SANDWICH.

Incorporated Oct. 1, 1885. Commenced business Dec. 15, 1885.

Capital to be accumulated, \$1,000,000.

JOHN E. PRATT, *President.*

W. H. HEALD, *Secretary.*

W. H. HEALD, *Treasurer.*

Names of security committee :

L. S. NYE,

E. B. HOWLAND,

W. E. BOYDEN.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$9,150 00 | Dues capital, . . . | \$10,121 00 |
| Loans on shares, . . . | 1,200 00 | Profits capital (all series), . . | 1,267 87 |
| Permanent expense account, . . | 134 28 | Interest, . . . | 223 49 |
| Temporary expense account, . . | 53 54 | Fines, . . . | 8 30 |
| Unpaid interest, . . . | 46 82 | Surplus, . . . | 8 59 |
| Unpaid fines, . . . | 6 73 | Guaranty fund, . . . | 20 33 |
| Cash in hands of treasurer, . . | 1,095 08 | Withdrawal profits, . . . | 17 74 |
| | \$11,672 32 | | \$11,672 32 |

| | |
|--|------------|
| Number of shares issued during the year, | 27 |
| Number of shares now in force, | 204 |
| Number of shares now borrowed upon, | 65 |
| Largest number of shares held by any one member, | 10 |
| Number of shares withdrawn during the year, | 44 |
| Amount of dues received during the year, | \$2,573 00 |
| Highest per centum of interest received during the year: 7½. | |
| Lowest per centum of interest received during the year: 6. | |
| Number of members withdrawn during the year, | 8 |
| Present number of members, | 72 |
| Present number of borrowers, | 28 |

| | |
|--|------------|
| Present number of non-borrowers, | 44 |
| Number of loans secured by first mortgage of real estate, | 20 |
| Number of loans on shares, | 8 |
| Largest loan to any one member, | \$1,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 179 23 |
| Amount of profits credited to shares during the year, | 487 90 |
| Date of examination by commissioner : June 15. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Dec., 1885, . | 1 | \$111 24 | 34 | \$3,782 16 | Dues capital, as per general ledger, | \$10,121 00 |
| June, 1886, . | 2 | 103 19 | 1 | 103 19 | Profits capital, as per gen- eral ledger, | 1,287 87 |
| Dec., 1886, . | 3 | 95 25 | 34 | 3,238 50 | Unpaid dues, | 151 00 |
| June, 1887, . | 4 | 87 54 | 8 | 282 62 | | |
| Dec., 1887, . | 5 | 79 85 | 8 | 239 55 | | |
| June, 1888, . | 6 | 72 27 | 5 | 361 35 | | |
| Dec., 1888, . | 7 | 64 82 | 12 | 777 84 | | |
| June, 1889, . | 8 | 57 56 | 6 | 345 36 | | |
| Dec., 1889, . | 9 | 50 48 | 9 | 454 32 | | |
| June, 1890, . | 10 | 43 57 | 4 | 174 28 | | |
| Dec., 1890, . | 11 | 36 79 | 12 | 441 48 | | |
| June, 1891, . | 12 | 30 19 | 5 | 150 95 | | |
| Dec., 1891, . | 13 | 23 70 | 20 | 474 00 | | |
| June, 1892, . | 14 | 17 31 | 29 | 501 99 | | |
| Dec., 1892, . | 15 | 11 08 | 16 | 177 28 | | |
| June, 1893, . | 16 | 5 00 | 11 | 55 00 | | |
| Total, | | | | \$11,539 87 | Total, | \$11,539 87 |

SECURITY CO-OPERATIVE BANK — BROCKTON.

Incorporated Dec. 17, 1877. Commenced business Dec. 20, 1877.

Capital to be accumulated, \$1,000,000.

B. E. JONES, *President.*

HENRY C. GURNEY, *Secretary.*

FRED B. HOWARD, *Treasurer.*

Names of security committee:

L. F. SEVERANCE,

T. E. GIFFORD,

W. H. SAVAGE.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$242,064 80 | Dues capital, | \$222,975 00 |
| Loans on shares, | 11,915 00 | Profits capital (all series), . | 37,107 57 |
| Permanent expense account, | 325 00 | Interest, | 6,461 76 |
| Temporary expense account, | 439 39 | Premiums, | 667 80 |
| Real estate by foreclosure, . | 2,366 65 | Fines, | 228 24 |
| Unpaid interest, | 2,833 70 | Transfer fees, | 1 25 |
| Unpaid premiums, | 290 71 | Surplus, | 40 49 |
| Unpaid fines, | 234 32 | Guaranty fund, | 351 21 |
| Mortgages, | 6,000 00 | Forfeited share account, . | 10 50 |
| Insurance paid, | 14 68 | Withdrawal profits, | 520 44 |
| Cash in hands of secretary, . | 333 11 | | |
| Cash in hands of treasurer, . | 1,547 00 | | |
| | \$268,364 26 | | \$268,364 26 |

| | |
|--|-------|
| Number of shares issued during the year, | 1,668 |
| Number of shares now in force, | 5,650 |
| Number of shares now borrowed upon, | 1,633 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 1,229 |
| Number of shares forfeited during the year, | 11 |
| Number of shares retired during the year, | 771 |
| Number of shares matured during the year, | 10 |

| | |
|--|-------------|
| Amount of dues received during the year, | \$71,128 00 |
| Highest premium received during the year, | 15 |
| Lowest premium received during the year, | 10 |
| Number of members withdrawn during the year, | 165 |
| Present number of members, | 734 |
| Present number of borrowers, | 214 |
| Present number of non-borrowers, | 520 |
| Number of loans secured by first mortgage of real estate, | 220 |
| Number of loans on shares, | 60 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,683 35 |
| Amount of profits credited to shares during the year, | 25,124 05 |
| Date of examination by commissioner: January 17. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Dec., 1882, | 6 | \$187 10 | 102 | \$19,084 20 | Dues capital, as per general | |
| Dec., 1883, | 7 | 163 53 | 110 | 17,988 30 | ledger, | \$222,975 00 |
| Dec., 1884, | 8 | 141 65 | 71 | 10,067 15 | Profits capital, as per gen- | |
| Dec., 1885, | 9 | 121 28 | 116 | 14,062 68 | eral ledger, | 37,107 57 |
| Dec., 1886, | 10 | 102 16 | 172 | 17,571 52 | Unpaid dues, | 3,930 00 |
| Dec., 1887, | 11 | 84 83 | 371 | 31,286 43 | | |
| Dec., 1888, | 12 | 67 67 | 629 | 42,564 43 | | |
| Dec., 1889, | 13 | 52 11 | 847 | 44,137 17 | | |
| Dec., 1890, | 14 | 37 54 | 775 | 29,093 50 | | |
| Dec., 1891, | 15 | 23 89 | 991 | 23,674 99 | | |
| Dec., 1892, | 16 | 11 10 | 1,112 | 12,343 20 | | |
| June, 1893, | 17 | 5 00 | 364 | 1,770 00 | | |
| Dues paid in advance, | | | | 379 00 | | |
| Total, | | | | \$264,012 57 | Total, | \$264,012 57 |

SOMERVILLE CO-OPERATIVE BANK—SOMERVILLE.

Incorporated May 4, 1880. Commenced business June 7, 1880.

Capital to be accumulated, \$1,000,000.

J. FRANK WELLINGTON, *President.*

FRANKLIN J. HAMBLÉN, *Secretary.*

FRANKLIN J. HAMBLÉN, *Treasurer.*

Names of security committee:

B. FRANK THOMPSON, MARSHALL H. LOCKE,
NATHAN H. REED.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . | \$341,200 00 | Dues capital, | \$326,933 00 |
| Loans on shares, | 17,275 00 | Profits capital (all series), . . | 56,897 80 |
| Permanent expense account, | 600 00 | Interest, | 1,850 67 |
| Temporary expense account, | 85 88 | Premiums, | 101 07 |
| Loan on \$8,000 bonds of City | | Fines, | 80 70 |
| of Boston, Mass., | 7,500 00 | Transfer fees, | 50 |
| Loan on \$5,000 bonds of City | | Surplus, | 49 27 |
| of Lynn, Mass., | 5,000 00 | Guaranty fund, | 1,275 00 |
| Loan on \$5,000 bonds of | | Forfeited share account, . . | 144 81 |
| County of Middlesex, . . | 5,000 00 | Withdrawal profits, | 116 88 |
| Loan on \$10,000 bonds of | | | |
| City of Somerville, Mass., . | 10,000 00 | | |
| Insurance account, | 7 50 | | |
| Cash in hands of treasurer, . | 781 32 | | |
| | \$387,449 70 | | \$387,449 70 |

| | |
|--|-------|
| Number of shares issued during the year, | 2,622 |
| Number of shares now in force, | 9,698 |
| Number of shares now borrowed upon, | 2,387 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 2,217 |
| Number of shares forfeited during the year, | 50 |
| Number of shares matured during the year, | 85 |

| | |
|--|--------------|
| Amount of dues received during the year, | \$113,958 00 |
| Highest premium received during the year, | 10 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 228 |
| Present number of members, | 1,103 |
| Present number of borrowers, | 249 |
| Present number of non-borrowers, | 854 |
| Number of loans secured by first mortgage of real estate, | 191 |
| Number of loans on shares, | 58 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,506 78 |
| Amount of profits credited to shares during the year, | 21,742 17 |
| Date of examination by commissioner: October 11. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|
| Oct., 1882, . | 6 | \$191 80 | 23 | \$4,406 80 | Dues capital, as per general |
| April, 1883, . | 7 | 179 84 | 127 | 22,339 68 | ledger, |
| Oct., 1883, . | 8 | 168 81 | 27 | 4,544 87 | Profits capital, as per gen- |
| April, 1884, . | 9 | 157 16 | 163 | 25,617 08 | eral ledger, |
| Oct., 1884, . | 10 | 146 46 | 49 | 7,176 06 | Unpaid dues, |
| April, 1885, . | 11 | 136 07 | 29 | 3,946 03 | |
| Oct., 1885, . | 12 | 126 02 | 69 | 8,695 38 | |
| April, 1886, . | 13 | 116 26 | 156 | 18,136 56 | |
| Oct., 1886, . | 14 | 106 75 | 75 | 8,006 25 | |
| April, 1887, . | 15 | 97 54 | 229 | 22,336 66 | |
| Oct., 1887, . | 16 | 88 64 | 154 | 13,650 56 | |
| April, 1888, . | 17 | 80 02 | 345 | 27,606 90 | |
| Oct., 1888, . | 18 | 71 63 | 193 | 13,824 59 | |
| April, 1889, . | 19 | 63 61 | 360 | 22,863 60 | |
| Oct., 1889, . | 20 | 56 06 | 454 | 25,269 64 | |
| April, 1890, . | 21 | 48 06 | 761 | 36,566 06 | |
| Oct., 1890, . | 22 | 40 70 | 536 | 21,815 20 | |
| April, 1891, . | 23 | 33 56 | 921 | 30,908 76 | |
| Oct., 1891, . | 24 | 26 62 | 643 | 17,116 66 | |
| April, 1892, . | 25 | 19 91 | 1,401 | 27,893 91 | |
| Oct., 1892, . | 26 | 13 41 | 985 | 13,208 85 | |
| April, 1893, . | 27 | 7 11 | 1,202 | 8,546 22 | |
| Oct., 1893, . | 28 | 1 00 | 796 | 796 00 | |
| Dues paid in advance, | | | | 593 00 | |
| Total, | | | | \$386,364 80 | Total, |
| | | | | | \$386,364 80 |

SOUTH FRAMINGHAM CO-OPERATIVE BANK — SOUTH FRAMINGHAM.

Incorporated April 16, 1889. Commenced business May 6, 1889.

Capital to be accumulated, \$1,000,000.

CHARLES J. MCPHERSON, *President.*

HARRIE L. DAVENPORT, *Secretary.*

HARRIE L. DAVENPORT, *Treasurer.*

Names of security committee :

ALFRED M. EAMES,

ELIAZER GOULDING,

FRANK H. FALES.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$74,375 00 | Dues capital, | \$75,169 00 |
| Loans on shares, | 5,260 00 | Profits capital (all series), . | 8,507 78 |
| Permanent expense account, . | 127 13 | Surplus, | 266 23 |
| Unpaid interest, | 377 81 | Guaranty fund, | 384 23 |
| Unpaid premiums, | 15 13 | Forfeited share account, . | 426 46 |
| Unpaid fines, | 52 98 | | |
| Note of town of Framingham, Mass., | 4,000 00 | | |
| Cash in hands of treasurer, . | 536 65 | | |
| | \$84,743 70 | | \$84,743 70 |

| | |
|--|-------------|
| Number of shares issued during the year, | 578 |
| Number of shares now in force, | 2,317 |
| Number of shares now borrowed upon, | 646 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 472 |
| Number of shares forfeited during the year, | 16 |
| Amount of dues received during the year, | \$27,675 00 |

Highest per centum of interest received during the year: 7½.

Lowest per centum of interest received during the year: 6.

Number of members withdrawn during the year, 67

Present number of members, 390

Present number of borrowers, 79

Present number of non-borrowers, 311

Number of loans secured by first mortgage of real estate, 67

Number of loans on shares, 25

Largest loan to any one member, \$4,000 00

Smallest loan to any one member, 10 00

Amount of expenses of the corporation for the year ending Oct. 31, 1893, 581 45

Amount of profits credited to shares during the year, 4,350 81

Date of examination by commissioner: February 3.

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|-------------|
| May, 1890, . | 1 | \$61 73 | 571 | \$35,242 12 | Dues capital, as per general | |
| Nov., 1889, . | 2 | 54 10 | 222 | 12,010 20 | ledger, | \$75,159 00 |
| May, 1890, . | 3 | 46 67 | 242 | 11,294 14 | Profits capital, as per gen- | |
| Nov., 1890, . | 4 | 39 44 | 196 | 7,730 24 | eral ledger, | 8,507 78 |
| May, 1891, . | 5 | 32 40 | 132 | 4,276 80 | Unpaid dues, | 1,099 00 |
| Nov., 1891, . | 6 | 25 83 | 212 | 5,412 36 | | |
| May, 1892, . | 7 | 18 66 | 210 | 3,960 60 | | |
| Nov., 1892, . | 8 | 12 59 | 228 | 2,824 92 | | |
| May, 1893, . | 9 | 6 10 | 304 | 1,854 40 | | |
| Dues paid in advance, | | | | 160 00 | | |
| Total, | | | | \$84,765 78 | Total, | \$84,765 78 |

SOUTH SHORE CO-OPERATIVE BANK — WEYMOUTH.

Incorporated April 18, 1890. Commenced business May 5, 1890.

Capital to be accumulated, \$1,000,000.

FRANCIS AMBLER, *President.*

CHAS. G. SHEPPARD, *Secretary.*

CHAS. G. SHEPPARD, *Treasurer.*

Names of security committee :

GEORGE W. WHITE,

DAVID J. PIERCE,

JOHN B. RHINES.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$30,150 00 | Dues capital, . . . | \$31,409 00 |
| Loans on shares, . . . | 3,065 00 | Profits capital (all series), . | 3,021 14 |
| Permanent expense account, . | 136 50 | Surplus, . . . | 96 51 |
| Unpaid interest, . . . | 7 45 | Guaranty fund, . . . | 37 00 |
| Unpaid premiums, . . . | 1 00 | | |
| Unpaid fines, . . . | 1 72 | | |
| Cash in hands of treasurer, . | 1,201 98 | | |
| | <u>\$34,563 65</u> | | <u>\$34,563 65</u> |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 261 | |
| Number of shares now in force, | 1,126 | |
| Number of shares now borrowed upon, | 263 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 145 | |
| Amount of dues received during the year, | | \$13,363 00 |
| Highest premium received during the year, | | 20 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 31 | |
| Present number of members, | 207 | |
| Present number of borrowers, | 37 | |

| | |
|--|------------|
| Present number of non-borrowers, | 170 |
| Number of loans secured by first mortgage of real estate, | 28 |
| Number of loans on shares, | 12 |
| Largest loan to any one member, | \$2,300 00 |
| Smallest loan to any one member, | 20 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 153 10 |
| Amount of profits credited to shares during the year, | 1,753 15 |
| Date of examination by commissioner: May 8. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| May, 1890, | 1 | \$45 97 | 415 | \$19,492 55 | Dues capital, as per general ledger, | \$31,400 00 |
| Nov., 1890, | 2 | 39 65 | 90 | 3,568 50 | Profits capital, as per gen- eral ledger, | 3,021 14 |
| May, 1891, | 3 | 32 54 | 93 | 3,026 22 | Unpaid dues, | 61 00 |
| Nov., 1891, | 4 | 25 61 | 97 | 2,484 17 | | |
| May, 1892, | 5 | 18 90 | 211 | 3,987 90 | | |
| Nov., 1892, | 6 | 12 40 | 86 | 1,066 40 | | |
| May, 1893, | 7 | 6 10 | 134 | 817 40 | | |
| Dues paid in advance, | | | | 48 00 | | |
| Total, | | | | \$34,491 14 | Total, | \$34,491 14 |

SOUTH WEYMOUTH CO-OPERATIVE BANK — SOUTH WEYMOUTH.

Incorporated Feb. 28, 1889. Commenced business March 9, 1889.

Capital to be accumulated, \$1,000,000.

A. FENTON BULLOCK, President.

F. W. HOWE, Secretary.

ELLIS J. FITCHER, Treasurer.

Names of security committee :

LOUIS A. COOK, FRANCIS F. BULLOCK,

CHAS. H. CLAPP, JOHN H. STETSON,

JAMES F. FRAWLEY.

Regular meetings the second Saturday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$31,250 00 | Dues capital, | \$31,359 00 |
| Loans on shares, | 3,300 00 | Profits capital (all series), . | 3,535 37 |
| Permanent expense account, . | 145 80 | Interest, | 44 50 |
| Temporary expense account, . | 72 50 | Premiums, | 4 40 |
| Unpaid fines, | 25 10 | Surplus, | 84 01 |
| Cash in hands of treasurer, . | 345 07 | Guaranty fund, | 74 48 |
| | | Withdrawal profits, | 27 37 |
| | | Profit and loss, | 9 34 |
| | \$35,138 47 | | \$35,138 47 |

| | |
|--|-------------|
| Number of shares issued during the year, | 217 |
| Number of shares now in force, | 1,019 |
| Number of shares now borrowed upon, | 304 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 231 |
| Amount of dues received during the year, | \$11,329 00 |
| Highest premium received during the year, | 70 |
| Lowest premium received during the year, | 05 |

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 49 | |
| Present number of members, | 203 | |
| Present number of borrowers, | 61 | |
| Present number of non-borrowers, | 142 | |
| Number of loans secured by first mortgage of real estate, | 50 | |
| Number of loans on shares, | 29 | |
| Largest loan to any one member, | | \$3,000 00 |
| Smallest loan to any one member, | | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 204 55 |
| Amount of profits credited to shares during the year, | | 1,951 56 |
| Date of examination by commissioner: January 27. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Mar., 1889, . | 1 | \$63 97 | 253 | \$16,184 41 | Dues capital, as per general ledger, | \$31,359 00 |
| Sept., 1889, . | 2 | 56 33 | 58 | 3,267 14 | Profits capital, as per gen- eral ledger, | 3,535 37 |
| Mar., 1890, . | 3 | 48 85 | 92 | 4,494 20 | Unpaid dues, | 1,404 00 |
| Sept., 1890, . | 4 | 41 57 | 76 | 3,159 32 | | |
| Mar., 1891, . | 5 | 34 48 | 87 | 2,999 76 | | |
| Sept., 1891, . | 6 | 27 59 | 33 | 910 47 | | |
| Mar., 1892, . | 7 | 20 91 | 106 | 2,216 46 | | |
| Sept., 1892, . | 8 | 14 42 | 133 | 1,917 86 | | |
| Mar., 1893, . | 9 | 8 11 | 126 | 1,013 75 | | |
| Sept., 1893, . | 10 | 2 00 | 56 | 112 00 | | |
| Dues paid in advance, | | | | 23 00 | | |
| Total, | | | | \$36,298 37 | Total, | \$36,298 37 |

SPENCER CO-OPERATIVE BANK — SPENCER.

Incorporated June 8, 1889. Commenced business July 1, 1889.

Capital to be accumulated, \$1,000,000.

LUTHER HILL, *President.*

GEO. S. GREEN, *Secretary.*

GEO. S. GREEN, *Treasurer.*

Names of security committee :

J. W. PROUTY,

EMERSON STONE,

RICHARD SUGDEN.

Regular meetings the first Saturday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$9,600 00 | Dues capital, . . . | \$11,179 00 |
| Loans on shares, . . . | 1,525 00 | Profits capital (all series), . . | 1,309 05 |
| Permanent expense account, . . | 20 00 | Interest, . . . | 163 10 |
| Temporary expense account, . . | 83 00 | Fines, . . . | 88 |
| Real estate by foreclosure, . . | 1,913 06 | Guaranty fund, . . . | 43 71 |
| Unpaid interest, . . . | 168 96 | Forfeited share account, . . | 219 73 |
| Cash in hands of treasurer, . . | 104 17 | Withdrawal profits, . . | 498 72 |
| | \$13,414 19 | | \$13,414 19 |

Number of shares issued during the year, 35
 Number of shares now in force, 293
 Number of shares now borrowed upon, 75
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 392
 Amount of dues received during the year, \$4,592 00
 Highest per centum of interest received during the year: 6.
 Lowest per centum of interest received during the year: 6.
 Number of members withdrawn during the year, 95
 Present number of members, 45
 Present number of borrowers, 11

| | |
|--|------------|
| Present number of non-borrowers, | 34 |
| Number of loans secured by first mortgage of real estate, | 8 |
| Number of loans on shares, | 3 |
| Largest loan to any one member, | \$2,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 60 00 |
| Amount of profits credited to shares during the year, | 1,310 91 |
| Date of examination by commissioner: May 18. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| July, 1888, . | 1 | \$56 14 | 100 | \$9,825 66 | Dues capital, as per general ledger, | \$11,179 00 |
| Jan., 1890, . | 2 | 50 65 | 10 | 506 50 | Profits capital, as per gen- eral ledger, | 1,309 05 |
| July, 1890, . | 3 | 43 38 | 41 | 1,778 58 | Unpaid dues, | 1,453 00 |
| Jan., 1891, . | 4 | 36 32 | 10 | 363 20 | | |
| July, 1891, . | 5 | 29 47 | 38 | 1,119 86 | | |
| Jan., 1892, . | 6 | 22 32 | 5 | 114 10 | | |
| July, 1892, . | 7 | 16 35 | 5 | 81 80 | | |
| Jan., 1893, . | 8 | 10 09 | 15 | 151 35 | | |
| Total, | | | | \$13,941 05 | Total, | \$13,941 05 |

SPRINGFIELD CO-OPERATIVE BANK—SPRINGFIELD.

Incorporated April 13, 1882. Commenced business May 9, 1882.

Capital to be accumulated, \$1,000,000.

O. S. GREENLEAF, *President.*

E. S. BATCHELDER, *Secretary.*

C. H. CHURCHILL, *Treasurer.*

Names of security committee:

C. L. SHAW,

C. H. CHURCHILL,

S. D. SHERWOOD.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$258,020 00 | Dues capital, | \$246,834 00 |
| Loans on shares, | 20,695 00 | Profits capital (all series), . . | 40,607 37 |
| Permanent expense account, . | 615 20 | Surplus, | 1,641 33 |
| Real estate by foreclosure, . . | 2,412 00 | Guaranty fund, | 1,616 12 |
| Unpaid interest, | 1,539 08 | Forfeited share account, . . | 177 83 |
| Unpaid premiums, | 29 20 | | |
| Unpaid fines, | 195 40 | | |
| Mortgage balance, | 8 21 | | |
| Cash in hands of treasurer, . . | 6,062 58 | | |
| | \$290,576 65 | | \$290,576 65 |

| | |
|--|-------|
| Number of shares issued during the year, | 3,095 |
| Number of shares now in force, | 8,346 |
| Number of shares now borrowed upon, | 1,944 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 2,265 |
| Number of shares forfeited during the year, | 12 |
| Number of shares retired during the year, | 16 |

| | |
|--|--------------|
| Amount of dues received during the year, | \$100,072 00 |
| Highest premium received during the year, | 70 |
| Lowest premium received during the year, | 06 |
| Number of members withdrawn during the year, | 240 |
| Present number of members, | 1,037 |
| Present number of borrowers, | 195 |
| Present number of non-borrowers, | 842 |
| Number of loans secured by first mortgage of real estate, | 156 |
| Number of loans on shares, | 93 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,168 64 |
| Amount of profits credited to shares during the year, | 16,265 50 |
| Date of examination by commissioner: August 24. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| May, 1882, . | 1 | \$196 31 | 40 | \$7,852 40 | Dues capital, as per general ledger, | \$246,834 00 |
| Nov., 1882, . | 2 | 185 11 | 30 | 5,553 30 | Profits capital, as per general ledger, | 40,507 37 |
| May, 1883, . | 3 | 174 10 | 56 | 9,749 60 | Unpaid dues, | 3,485 00 |
| Nov., 1883, . | 4 | 163 38 | 51 | 8,332 38 | | |
| May, 1884, . | 5 | 152 95 | 76 | 11,624 20 | | |
| Nov., 1884, . | 6 | 142 64 | 43 | 6,133 52 | | |
| May, 1885, . | 7 | 132 76 | 109 | 14,470 84 | | |
| Nov., 1885, . | 8 | 123 16 | 79 | 8,621 20 | | |
| May, 1886, . | 9 | 113 79 | 71 | 8,079 09 | | |
| Nov., 1886, . | 10 | 104 66 | 54 | 5,651 64 | | |
| May, 1887, . | 11 | 95 78 | 111 | 10,631 58 | | |
| Nov., 1887, . | 12 | 87 18 | 136 | 11,856 48 | | |
| May, 1888, . | 13 | 78 70 | 122 | 9,601 40 | | |
| Nov., 1888, . | 14 | 70 45 | 134 | 9,440 30 | | |
| May, 1889, . | 15 | 62 35 | 80 | 4,988 00 | | |
| Nov., 1889, . | 16 | 54 61 | 228 | 12,451 08 | | |
| Feb., 1890, . | 17 | 50 77 | 168 | 8,529 36 | | |
| May, 1890, . | 18 | 47 02 | 225 | 10,579 50 | | |
| Aug., 1890, . | 19 | 43 30 | 283 | 12,258 90 | | |
| Nov., 1890, . | 20 | 39 64 | 172 | 6,818 08 | | |
| Feb., 1891, . | 21 | 36 04 | 526 | 18,967 04 | | |
| May, 1891, . | 22 | 32 52 | 315 | 10,243 80 | | |
| Aug., 1891, . | 23 | 29 02 | 294 | 8,531 88 | | |
| Nov., 1891, . | 24 | 25 61 | 477 | 12,215 97 | | |
| Feb., 1892, . | 25 | 22 23 | 667 | 14,827 41 | | |
| May, 1892, . | 26 | 18 91 | 643 | 12,169 13 | | |
| Aug., 1892, . | 27 | 15 63 | 578 | 9,034 14 | | |
| Nov., 1892, . | 28 | 12 40 | 716 | 8,878 40 | | |
| Feb., 1893, . | 29 | 9 23 | 731 | 6,747 13 | | |
| May, 1893, . | 30 | 6 10 | 706 | 4,306 60 | | |
| Aug., 1893, . | 31 | 3 03 | 484 | 1,315 02 | | |
| Dues paid in advance, | | | | 392 00 | Total, | \$290,826 37 |
| Total, | | | | \$290,826 37 | | |

STONEHAM CO-OPERATIVE BANK—STONEHAM.

Incorporated Jan. 10, 1887. Commenced business Feb. 1, 1887.

Capital to be accumulated, \$1,000,000.

JASON B. SANBORN, *President.*

WM. B. SNOW, *Secretary.*

WM. B. SNOW, *Treasurer.*

Names of security committee:

A. H. COWDREY,

O. H. MARSTON,

LYMAN DIKE.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$102,700 00 | Dues capital, | \$95,280 00 |
| Loans on shares, | 5,500 00 | Profits capital (all series), . | 14,961 85 |
| Unpaid interest, | 307 20 | Guaranty fund, | 692 04 |
| Unpaid fines, | 88 90 | Forfeited share account, . . | 28 26 |
| Cash in hands of treasurer, . | 2,416 05 | | |
| | \$110,962 15 | | \$110,962 15 |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 607 | |
| Number of shares now in force, | 2,592 | |
| Number of shares now borrowed upon, | 654 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 412 | |
| Amount of dues received during the year, | | \$30,566 00 |
| Highest premium received during the year, | | 40 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 38 | |
| Present number of members, | 401 | |
| Present number of borrowers, | 100 | |

| | |
|--|------------|
| Present number of non-borrowers, | 301 |
| Number of loans secured by first mortgage of real estate, | 101 |
| Number of loans on shares, | 24 |
| Largest loan to any one member, | \$3,500 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 478 33 |
| Amount of profits credited to shares during the year, | 6,270 02 |
| Date of examination by commissioner: June 30. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Feb., 1887, | 1 | \$100 85 | 250 | \$25,212 50 | Dues capital, as per general | |
| Aug., 1887, | 2 | 91 97 | 47 | 4,322 59 | ledger, | \$95,280 00 |
| Feb., 1888, | 3 | 88 30 | 181 | 16,077 30 | Profits capital, as per gen- | |
| Aug., 1888, | 4 | 74 88 | 52 | 3,893 76 | eral ledger, | 14,961 85 |
| Feb., 1889, | 5 | 66 08 | 107 | 7,134 76 | Unpaid dues, | 526 00 |
| May, 1889, | 6 | 62 06 | 82 | 5,138 12 | | |
| Nov., 1889, | 7 | 54 80 | 147 | 8,055 60 | | |
| May, 1890, | 8 | 47 17 | 177 | 8,349 09 | | |
| Nov., 1890, | 9 | 39 77 | 268 | 10,658 36 | | |
| May, 1891, | 10 | 32 61 | 217 | 7,076 37 | | |
| Nov., 1891, | 11 | 25 67 | 206 | 5,288 02 | | |
| May, 1892, | 12 | 18 96 | 280 | 5,306 00 | | |
| Nov., 1892, | 13 | 12 43 | 265 | 3,293 95 | | |
| May, 1893, | 14 | 6 11 | 313 | 1,912 43 | | |
| Dues paid in advance, | | | | 49 00 | | |
| Total, | | | | \$110,767 85 | Total, | \$110,767 85 |

STOUGHTON CO-OPERATIVE BANK—STOUGHTON.

Incorporated March 23, 1886. Commenced business April 10, 1886.

Capital to be accumulated, \$1,000,000.

HENRI L. JOHNSON, *President.*

HENRY W. BRITTON, *Secretary.*

HENRY W. BRITTON, *Treasurer.*

Names of security committee:

RICHARD B. WARD,

GEORGE F. WALKER,

CHRISTOPHER FARRELL.

Regular meetings the second Saturday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$135,675 00 | Dues capital, | \$122,092 00 |
| Loans on shares, | 6,835 00 | Profits capital (all series), . . | 17,869 39 |
| Permanent expense account, . | 50 00 | Interest, | 872 14 |
| Temporary expense account, . | 6 00 | Premiums, | 74 55 |
| Cash in hands of treasurer, . | 1,617 30 | Fines, | 35 42 |
| | | Transfer fees, | 1 50 |
| | | Surplus, | 859 71 |
| | | Guaranty fund, | 751 07 |
| | | Forfeited share account, . . | 8 90 |
| | | Withdrawal profits, | 128 62 |
| | | Due on uncompleted loans, . | 1,500 00 |
| | \$144,183 30 | | \$144,183 30 |

| | |
|--|-------|
| Number of shares issued during the year, | 917 |
| Number of shares now in force, | 3,611 |
| Number of shares now borrowed upon, | 870 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 668 |
| Number of shares forfeited during the year, | 5 |
| Number of shares retired during the year, | 39 |

| | |
|--|-------------|
| Amount of dues received during the year, | \$42,254 00 |
| Highest premium received during the year, | 30 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 86 |
| Present number of members, | 516 |
| Present number of borrowers, | 184 |
| Present number of non-borrowers, | 332 |
| Number of loans secured by first mortgage of real estate, | 141 |
| Number of loans on shares, | 43 |
| Largest loan to any one member, | 3,600 00 |
| Smallest loan to any one member, | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 597 28 |
| Amount of profits credited to shares during the year, | 7,740 57 |
| Date of examination by commissioner: September 12. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| April, 1886, . | 1 | \$115 49 | 243 | \$28,064 07 | Dues capital, as per general ledger, | \$122,092 00 |
| Mar., 1887, . | 2 | 98 58 | 89 | 8,773 62 | Profits capital, as per general ledger, | 17,859 39 |
| Mar., 1888, . | 3 | 81 03 | 199 | 16,124 97 | Unpaid dues, | 1,290 00 |
| Mar., 1889, . | 4 | 64 55 | 288 | 18,590 40 | | |
| Sept., 1889, . | 5 | 56 71 | 180 | 10,207 80 | | |
| Mar., 1890, . | 6 | 49 09 | 236 | 11,585 24 | | |
| Sept., 1890, . | 7 | 41 70 | 282 | 11,759 40 | | |
| Mar., 1891, . | 8 | 34 54 | 296 | 10,223 84 | | |
| Sept., 1891, . | 9 | 27 61 | 275 | 7,592 75 | | |
| Mar., 1892, . | 10 | 20 90 | 417 | 8,715 30 | | |
| Sept., 1892, . | 11 | 14 40 | 295 | 4,248 00 | | |
| Mar., 1893, . | 12 | 8 10 | 590 | 4,779 00 | | |
| Sept., 1893, . | 13 | 2 00 | 221 | 442 00 | | |
| Dues paid in advance, | | | | 135 00 | | |
| Total, | | | | \$141,241 39 | Total, | \$141,241 39 |

SUFFOLK CO-OPERATIVE BANK — BOSTON.

Incorporated Dec. 11, 1885. Commenced business Jan. 1, 1886.

Capital to be accumulated, \$1,000,000.

CHAS. A. POTTER, *President.*

CHAS. J. PAGE, *Secretary.*

CHAS. J. PAGE, *Treasurer.*

Names of security committee :

WM. C. CRAIG,

FRED H. HENSHAW,

A. H. HOLWAY.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$26,845 00 | Dues capital, | \$26,631 00 |
| Loans on shares, | 2,250 00 | Profits capital (all series), . . | 3,747 29 |
| Permanent expense account, . . | 150 00 | Surplus, | 72 12 |
| Unpaid interest, | 226 34 | Guaranty fund, | 90 00 |
| Unpaid premiums, | 33 56 | Forfeited share account, . . | 17 27 |
| Unpaid fines, | 39 28 | | |
| Suspense account, | 126 00 | | |
| Cash in hands of treasurer, . . | 887 50 | | |
| | \$30,567 68 | | \$30,567 68 |

Number of shares issued during the year, 202
 Number of shares now in force, 795
 Number of shares now borrowed upon, 211
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 191
 Amount of dues received during the year, \$9,476 00
 Highest per centum of interest received during the year : 7½.
 Lowest per centum of interest received during the year : 6.
 Number of members withdrawn during the year, 31
 Present number of members, 128

| | |
|--|------------|
| Present number of borrowers, | 36 |
| Present number of non-borrowers, | 92 |
| Number of loans secured by first mortgage of real estate, | 27 |
| Number of loans on shares, | 12 |
| Largest loan to any one member, | \$2,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 308 08 |
| Amount of profits credited to shares during the year, | 1,602 65 |
| Date of examination by commissioner: March 20. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-------------|
| Jan., 1886, | 1 | \$119 00 | 28 | \$3,351 32 | Dues capital, as per general ledger, | \$26,681 00 |
| July, 1886, | 2 | 110 78 | 6 | 664 68 | Profits capital, as per general ledger, | 3,747 29 |
| Jan., 1887, | 3 | 101 51 | 12 | 1,218 12 | Unpaid dues, | 563 00 |
| July, 1887, | 4 | 92 49 | 21 | 1,942 29 | | |
| Jan., 1888, | 5 | 83 75 | 30 | 2,512 50 | | |
| July, 1888, | 6 | 75 26 | 32 | 2,408 32 | | |
| Nov., 1888, | 7 | 60 81 | 3 | 200 43 | | |
| May, 1889, | 8 | 61 80 | 28 | 1,730 40 | | |
| Nov., 1889, | 9 | 54 07 | 79 | 4,271 63 | | |
| May, 1890, | 10 | 46 61 | 35 | 1,631 35 | | |
| Nov., 1890, | 11 | 39 38 | 74 | 2,914 12 | | |
| May, 1891, | 12 | 32 37 | 33 | 1,068 21 | | |
| Nov., 1891, | 13 | 25 62 | 115 | 2,984 80 | | |
| May, 1892, | 14 | 18 85 | 120 | 2,262 00 | | |
| Nov., 1892, | 15 | 12 38 | 94 | 1,168 72 | | |
| May, 1893, | 16 | 6 10 | 85 | 518 60 | | |
| Dues paid in advance, | | | | 170 00 | | |
| Totals, | | | | \$30,971 29 | Total, | \$30,971 29 |

TAUNTON CO-OPERATIVE BANK — TAUNTON.

Incorporated March 2, 1880. Commenced business March 17, 1880.

Capital to be accumulated, \$1,000,000.

H. W. COLBY, *President.*

H. O. MORSE, *Secretary.*

CHARLES FOSTER, *Treasurer.*

Names of security committee:

DANIEL CARRY,

THOMAS BAKER,

JOHN H. DALGLISH.

Regular meetings the first Tuesday after the fifteenth of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$271,900 00 | Dues capital, . . . | \$256,704 00 |
| Loans on shares, . . . | 13,900 00 | Profits capital (all series), . | 35,298 28 |
| Permanent expense account, . | 238 39 | Interest, } | |
| Temporary expense account, . | 566 78 | Premiums, } | 8,060 82 |
| Suspense account, . . . | 2,657 44 | Fines, } | |
| Cash in hands of treasurer, . | 13,091 95 | Transfer fees, } | 160 01 |
| | | Surplus, . . . | 760 37 |
| | | Guaranty fund, . . . | 1,297 22 |
| | | Forfeited share account, . | 83 84 |
| | <u>\$302,354 54</u> | | <u>\$302,354 54</u> |

| | |
|--|-------------|
| Number of shares issued during the year, | 1,327 |
| Number of shares now in force, | 6,524 |
| Number of shares now borrowed upon, | 2,806 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 670 |
| Number of shares retired during the year, | 510 |
| Amount of dues received during the year, | \$76,104 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 05 |

| | | |
|--|-----|------------|
| Number of members withdrawn during the year, | 224 | |
| Present number of members, | 866 | |
| Present number of borrowers, | 237 | |
| Present number of non-borrowers, | 629 | |
| Number of loans secured by first mortgage of real estate, | 172 | |
| Number of loans on shares, | 110 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 1,109 43 |
| Amount of profits credited to shares during the year, | | 14,458 38 |
| Date of examination by commissioner: November 6. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|----------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| May, 1883, | 4 | \$170 08 | 88 | \$14,967 04 | Dues capital, as per general ledger, | \$256,704 00 |
| May, 1884, | 5 | 148 86 | 58 | 8,638 88 | Profits capital, as per gen- eral ledger, | 35,298 28 |
| May, 1885, | 6 | 128 93 | 161 | 20,757 73 | Unpaid dues, | 3,897 00 |
| May, 1886, | 7 | 110 16 | 193 | 21,260 88 | Suspense profits, | 84 |
| May, 1887, | 8 | 92 53 | 298 | 27,573 94 | | |
| May, 1888, | 9 | 75 87 | 637 | 40,743 19 | | |
| May, 1889, | 10 | 60 21 | 911 | 54,861 31 | | |
| May, 1890, | 11 | 45 44 | 1,020 | 46,348 80 | | |
| May, 1891, | 12 | 31 62 | 1,232 | 38,833 64 | | |
| May, 1892, | 13 | 18 39 | 789 | 14,606 71 | | |
| May, 1893, | 14 | 6 00 | 1,237 | 7,423 00 | | |
| Total, | | | | \$295,900 12 | Total, | \$295,900 12 |

TROY CO-OPERATIVE BANK—FALL RIVER.

Incorporated July 18, 1880. Commenced business July 20, 1880.

Capital to be accumulated, \$1,000,000.

JEROME C. BORDEN, *President.*

GEO. H. EDDY, Jr., *Secretary.*

GEO. H. EDDY, Jr., *Treasurer.*

Names of security committee:

JOHN M. YOUNG,

THOMAS D. COVEL,

A. HOMER SKINNER.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$307,740 00 | Dues capital, . . . | \$277,898 00 |
| Loans on shares, . . . | 10,550 00 | Profits capital (all series), . . | 48,887 77 |
| Unpaid dues, . . . | 953 00 | Surplus, . . . | 2,064 47 |
| Unpaid interest, . . . | 313 25 | Guaranty fund, . . . | 1,017 19 |
| Unpaid premiums, . . . | 22 88 | Forfeited share account, . . | 37 26 |
| Unpaid fines, . . . | 37 34 | Advance payments, . . . | 130 00 |
| Cash in hands of treasurer, . | 10,208 22 | | |
| | \$329,824 69 | | \$329,824 69 |

| | | |
|--|-------|-------------|
| Number of shares issued during the year, | 2,363 | |
| Number of shares now in force, | 8,262 | |
| Number of shares now borrowed upon, | 1,958 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 1,265 | |
| Number of shares forfeited during the year, | 43 | |
| Number of shares retired during the year, | 120 | |
| Number of shares matured during the year, | 57 | |
| Amount of dues received during the year, | | \$89,502 00 |
| Highest premium received during the year, | | 31 |
| Lowest premium received during the year, | | 05 |

| | | |
|--|------------|--|
| Number of members withdrawn during the year, | 212 | |
| Present number of members, | 1,187 | |
| Present number of borrowers, | 184 | |
| Present number of non-borrowers, | 1,003 | |
| Number of loans secured by first mortgage of real estate, | 172 | |
| Number of loans on shares, | 71 | |
| Largest loan to any one member, | \$5,000 00 | |
| Smallest loan to any one member, | 50 00 | |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,510 71 | |
| Amount of profits credited to shares during the year, | 16,924 57 | |
| Date of examination by commissioner: July 24. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| April, 1882, | 5 | \$203 28 | 43 | \$8,741 04 | Dues capital, as per general ledger, | \$277,098 00 |
| Oct., 1882, | 6 | 190 78 | 49 | 9,348 22 | | |
| April, 1883, | 7 | 178 76 | 66 | 11,798 16 | Profits capital, as per gen- eral ledger, | 48,887 71 |
| Oct., 1883, | 8 | 167 13 | 44 | 7,353 72 | | |
| April, 1884, | 9 | 158 93 | 44 | 6,860 92 | | |
| Oct., 1884, | 10 | 145 20 | 44 | 6,388 80 | | |
| April, 1885, | 11 | 134 80 | 66 | 8,896 80 | | |
| Oct., 1885, | 12 | 124 81 | 87 | 10,858 47 | | |
| April, 1886, | 13 | 115 16 | 150 | 17,273 50 | | |
| Oct., 1886, | 14 | 106 80 | 142 | 15,023 60 | | |
| April, 1887, | 15 | 96 76 | 77 | 7,460 52 | | |
| Oct., 1887, | 16 | 87 98 | 196 | 17,156 10 | | |
| April, 1888, | 17 | 79 45 | 267 | 21,213 15 | | |
| Oct., 1888, | 18 | 71 20 | 200 | 14,240 00 | | |
| April, 1889, | 19 | 63 19 | 500 | 31,605 00 | | |
| Oct., 1889, | 20 | 55 42 | 312 | 17,291 04 | | |
| April, 1890, | 21 | 47 89 | 514 | 24,615 46 | | |
| Oct., 1890, | 22 | 40 58 | 374 | 15,176 92 | | |
| April, 1891, | 23 | 38 49 | 607 | 20,328 43 | | |
| Oct., 1891, | 24 | 26 60 | 507 | 13,486 20 | | |
| April, 1892, | 25 | 19 91 | 1,030 | 20,507 30 | | |
| Oct., 1892, | 26 | 13 42 | 803 | 10,776 26 | | |
| April, 1893, | 27 | 7 12 | 1,318 | 9,384 16 | | |
| Oct., 1893, | 28 | 1 00 | 823 | 823 00 | | |
| Total, | | | | \$326,585 77 | Total, | \$326,585 77 |

VOLUNTEER CO-OPERATIVE BANK—BOSTON.

Incorporated Nov. 16, 1887. Commenced business Jan. 1, 1888.

Capital to be accumulated, \$1,000,000.

WALTER C. SHAPLEIGH, *President.*

F. E. BURBANK, *Secretary.*

F. E. BURBANK, *Treasurer.*

Names of security committee:

JOHN A. REED,

M. J. GILLISPIE,

JAMES A. COOK,

THOMAS C. RILEY.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------|---------------------------------|--------------|
| Loans on real estate, . . | \$181,100 00 | Dues capital, | \$168,561 00 |
| Loans on shares, | 3,950 00 | Profits capital (all series), . | 22,456 96 |
| Temporary expense account, . | 121 40 | Interest, | 3 90 |
| Unpaid premiums, | 11 91 | Transfer fees, | 25 |
| Unpaid fines, | 54 22 | Surplus, | 509 96 |
| Cash in hands of treasurer, . | 7,013 69 | Guaranty fund, | 600 00 |
| | | Forfeited share account, . | 60 40 |
| | | Withdrawal profits, | 55 16 |
| | | Forfeiture profits, | 3 69 |
| | \$192,251 22 | | \$192,251 22 |

Number of shares issued during the year, 2,028
 Number of shares now in force, 5,528
 Number of shares now borrowed upon, 1,043
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 1,587
 Number of shares forfeited during the year, 31
 Amount of dues received during the year, \$63,851 00
 Highest per centum of interest received during the year: 7½.
 Lowest per centum of interest received during the year: 6.
 Number of members withdrawn during the year, 167
 Present number of members, 709

| | |
|--|------------|
| Present number of borrowers, | 102 |
| Present number of non-borrowers, | 607 |
| Number of loans secured by first mortgage of real estate, | 100 |
| Number of loans on shares, | 27 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,492 17 |
| Amount of profits credited to shares during the year, | 12,903 58 |
| Date of examination by commissioner: March 24. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Jan., 1888, . | 1 | \$84 85 | 430 | \$36,485 50 | Dues capital, as per general | |
| July, 1888, . | 2 | 76 19 | 221 | 16,837 90 | ledger, | \$168,561 00 |
| Jan., 1889, . | 3 | 87 88 | 382 | 25,922 52 | Profits capital, as per gen- | |
| July, 1889, . | 4 | 59 77 | 370 | 22,114 90 | eral ledger, | 22,456 96 |
| Jan., 1890, . | 5 | 51 98 | 354 | 18,400 92 | Unpaid dues, | 2,465 00 |
| July, 1890, . | 6 | 44 44 | 321 | 14,265 24 | | |
| Jan., 1891, . | 7 | 37 15 | 375 | 13,931 25 | | |
| July, 1891, . | 8 | 30 08 | 283 | 8,512 64 | | |
| Jan., 1892, . | 9 | 23 24 | 651 | 15,129 24 | | |
| July, 1892, . | 10 | 16 65 | 596 | 9,923 40 | | |
| Jan., 1893, . | 11 | 10 24 | 781 | 7,997 44 | | |
| April, 1893, . | 12 | 7 11 | 320 | 2,275 20 | | |
| July, 1893, . | 13 | 4 03 | 224 | 902 72 | | |
| Oct., 1893, . | 14 | 1 00 | 220 | 220 00 | | |
| Dues paid in advance, | | | | 564 00 | | |
| Total, | | | | \$193,482 96 | Total, | \$193,482 96 |

WAKEFIELD CO-OPERATIVE BANK — WAKEFIELD.

Incorporated Jan. 31, 1887. Commenced business March 5, 1887.

Capital to be accumulated, \$1,000,000.

ARLON S. ATHERTON, *President.*

HARRY FOSTER, *Secretary.*

HARRY FOSTER, *Treasurer.*

Names of security committee:

EVERETT W. EATON,

OLIVER WALTON,

RICHARD S. STOUT,

JOHN LEMMAN,

ROGER HOWARD.

Regular meetings the first Saturday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$142,000 00 | Dues capital, | \$140,382 00 |
| Loans on shares, | 10,250 00 | Profits capital (all series), . . | 21,721 61 |
| Permanent expense account, . . | 88 00 | Surplus, | 716 23 |
| Unpaid interest, | 417 75 | Guaranty fund, | 335 00 |
| Unpaid premiums, | 46 90 | | |
| Unpaid fines, | 63 20 | | |
| Cash in hands of treasurer, . . | 10,288 99 | | |
| | \$163,154 84 | | \$163,154 84 |

| | |
|--|-------------|
| Number of shares issued during the year, | 829 |
| Number of shares now in force, | 3,978 |
| Number of shares now borrowed upon, | 961 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 424 |
| Number of shares retired during the year, | 102 |
| Amount of dues received during the year, | \$46,498 00 |
| Highest premium received during the year, | 20 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 82 |
| Present number of members, | 645 |
| Present number of borrowers, | 151 |
| Present number of non-borrowers, | 494 |
| Number of loans secured by first mortgage of real estate, | 127 |
| Number of loans on shares, | 56 |
| Largest loan to any one member, | \$4,400 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 491 86 |
| Amount of profits credited to shares during the year, | 9,152 81 |
| Date of examination by commissioner: June 7. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Mar., 1887, | 1 | \$101 28 | 154 | \$15,589 42 | Dues capital, as per general ledger, | \$140,882 00 |
| May, 1887, | 2 | 98 18 | 107 | 10,409 91 | Profits capital, as per gen- eral ledger, | 21,721 61 |
| Nov., 1887, | 3 | 89 01 | 148 | 13,173 48 | Unpaid dues, | 1,237 00 |
| May, 1888, | 4 | 80 10 | 203 | 16,260 30 | | |
| Nov., 1888, | 5 | 71 47 | 129 | 9,219 63 | | |
| May, 1889, | 6 | 63 20 | 205 | 12,966 00 | | |
| Nov., 1889, | 7 | 55 18 | 237 | 13,077 66 | | |
| May, 1890, | 8 | 47 41 | 325 | 15,408 25 | | |
| Nov., 1890, | 9 | 39 92 | 411 | 16,407 12 | | |
| May, 1891, | 10 | 33 68 | 456 | 14,902 08 | | |
| Nov., 1891, | 11 | 25 68 | 401 | 10,297 68 | | |
| May, 1892, | 12 | 18 92 | 426 | 8,059 92 | | |
| Nov., 1892, | 13 | 12 41 | 376 | 4,666 16 | | |
| May, 1893, | 14 | 6 10 | 400 | 2,440 00 | | |
| Dues paid in advance, | | | | 383 00 | | |
| Total, | | | | \$163,840 61 | Total, | \$163,840 61 |

WALTHAM CO-OPERATIVE BANK — WALTHAM.

Incorporated Oct. 13, 1880. Commenced business Oct. 20, 1880.

Capital to be accumulated, \$1,000,000.

FRANCIS BUTTRICK, *President.*

DANIEL F. VILES, *Secretary.*

DANIEL F. VILES, *Treasurer.*

Names of security committee:

FRANCIS BUTTRICK, EDWARD P. SMITH,

M. T. CONNELLY.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|--|---------------------|
| Loans on real estate, . . | \$708,600 00 | Dues capital, | \$604,574 00 |
| Loans on shares, . . . | 19,100 00 | Profits capital (all series), . | 125,021 74 |
| Real estate account, . . | 18 24 | Interest, | 3,333 25 |
| Unpaid interest, . . . | 3,651 50 | Premiums, | 416 07 |
| Unpaid premiums, . . . | 511 21 | Fines, | 117 65 |
| Unpaid fines, | 363 63 | Transfer fees, | 2 00 |
| Cash in hands of treasurer, . | 10,610 70 | Surplus, | 4,272 37 |
| | | Guaranty fund, | 5,900 00 |
| | | Outstanding bills, temporary expense account, . . . | 218 20 |
| | <u>\$743,855 28</u> | | <u>\$743,855 28</u> |

Number of shares issued during the year, 3,888
Number of shares now in force, 15,925
Number of shares now borrowed upon, 4,299
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 3,951
Number of shares retired during the year, 420
Amount of dues received during the year, \$197,237 00
Highest per centum of interest received during the year: 7 $\frac{3}{10}$.
Lowest per centum of interest received during the year: 6.

| | |
|--|------------|
| Number of members withdrawn during the year, | 582 |
| Present number of members, | 2,450 |
| Present number of borrowers, | 598 |
| Present number of non-borrowers, | 1,862 |
| Number of loans secured by first mortgage of real estate, | 527 |
| Number of loans on shares, | 71 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 3,482 59 |
| Amount of profits credited to shares during the year, | 47,171 63 |
| Date of examination by commissioner: May 15. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| Oct., 1882, . | 5 | \$199 08 | 114 | \$22,695 12 | Dues capital, as per general ledger, | \$604,574 00 |
| April, 1883, . | 6 | 186 41 | 135 | 25,165 35 | Profits capital, as per general ledger, | 125,021 74 |
| Oct., 1883, . | 7 | 174 18 | 101 | 17,592 18 | Unpaid dues, | 7,959 00 |
| April, 1884, . | 8 | 162 36 | 119 | 19,320 84 | | |
| Oct., 1884, . | 9 | 150 94 | 178 | 26,867 32 | | |
| April, 1885, . | 10 | 139 95 | 206 | 28,829 70 | | |
| Oct., 1885, . | 11 | 129 34 | 159 | 20,565 06 | | |
| April, 1886, . | 12 | 119 08 | 339 | 40,368 12 | | |
| Oct., 1886, . | 13 | 109 17 | 341 | 37,226 97 | | |
| April, 1887, . | 14 | 99 60 | 371 | 36,951 60 | | |
| Oct., 1887, . | 15 | 90 35 | 372 | 33,610 20 | | |
| April, 1888, . | 16 | 81 41 | 545 | 44,368 45 | | |
| Oct., 1888, . | 17 | 72 77 | 552 | 40,169 04 | | |
| April, 1889, . | 18 | 64 43 | 695 | 44,778 85 | | |
| Oct., 1889, . | 19 | 56 37 | 649 | 36,584 13 | | |
| Jan., 1890, . | 20 | 52 44 | 416 | 21,816 04 | | |
| April, 1890, . | 21 | 48 58 | 550 | 26,719 00 | | |
| July, 1890, . | 22 | 44 79 | 610 | 27,321 90 | | |
| Oct., 1890, . | 23 | 41 06 | 623 | 25,680 38 | | |
| Jan., 1891, . | 24 | 37 40 | 601 | 22,477 40 | | |
| April, 1891, . | 25 | 33 80 | 670 | 22,646 00 | | |
| July, 1891, . | 26 | 30 26 | 514 | 15,553 64 | | |
| Oct., 1891, . | 27 | 26 78 | 783 | 20,968 74 | | |
| Jan., 1892, . | 28 | 23 86 | 710 | 16,585 60 | | |
| April, 1892, . | 29 | 20 00 | 820 | 16,400 00 | | |
| July, 1892, . | 30 | 16 69 | 765 | 12,767 85 | | |
| Oct., 1892, . | 31 | 13 45 | 699 | 9,401 55 | | |
| Jan., 1893, . | 32 | 10 25 | 843 | 8,640 75 | | |
| April, 1893, . | 33 | 7 12 | 1,360 | 9,683 20 | | |
| July, 1893, . | 34 | 4 03 | 692 | 2,788 76 | | |
| Oct., 1893, . | 35 | 1 00 | 393 | 393 00 | | |
| Dues paid in advance, | | | | 2,719 00 | | |
| Total, | | | | \$737,554 74 | Total, | \$737,554 74 |

WATERTOWN CO-OPERATIVE BANK, WATERTOWN.

Incorporated June 5, 1888. Commenced business June 28, 1888.

Capital to be accumulated, \$1,000,000.

CHARLES BRIGHAM, President.

SAMUEL S. GLEASON, Secretary.

SAMUEL S. GLEASON, Treasurer.

Names of security committee:

JAMES H. NORCROSS,

HORACE W. OTIS,

SAMUEL S. GLEASON.

Regular meetings the fourth Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$108,760 00 | Dues capital, . . . | \$109,106 00 |
| Loans on shares, . . . | 6,579 00 | Profits capital (all series), . . | 10,607 43 |
| Permanent expense account, . . | 200 00 | Interest, . . . | 2,959 44 |
| Temporary expense account, . . | 468 68 | Premiums, . . . | 275 50 |
| Suspense account, . . . | 74 80 | Fines, . . . | 61 92 |
| Note of town of Watertown, . . | 5,000 00 | Transfer fees, . . . | 1 25 |
| Cash in hands of treasurer, . . | 2,885 74 | Surplus, . . . | 790 99 |
| | | Guaranty fund, . . . | 181 90 |
| | | Withdrawal profits, . . . | 83 79 |
| | \$123,968 22 | | \$123,968 22 |

Number of shares issued during the year, 707

Number of shares now in force, 3,324

Number of shares now borrowed upon, 913

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 600

Number of shares retired during the year, 157

Amount of dues received during the year, \$40,159 00

Highest per centum of interest received during the year: 7 ³/₁₀.

Lowest per centum of interest received during the year: 6 ¹/₁₀.

| | |
|--|------------|
| Number of members withdrawn during the year, | 59 |
| Present number of members, | 382 |
| Present number of borrowers, | 103 |
| Present number of non-borrowers, | 279 |
| Number of loans secured by first mortgage of real estate, | 65 |
| Number of loans on shares, | 38 |
| Largest loan to any one member, | \$3,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 1,408 54 |
| Amount of profits credited to shares during the year, | 5,782 97 |
| Date of examination by commissioner: February 7. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| June, 1888, | 1 | \$75 27 | 354 | \$26,645 58 | Dues capital, as per general ledger, | \$109,106 00 |
| Dec., 1888, | 2 | 65 27 | 181 | 12,175 87 | Profits capital, as per general ledger, | 10,507 43 |
| June, 1889, | 3 | 60 48 | 143 | 8,505 64 | Unpaid dues, | 561 00 |
| Dec., 1889, | 4 | 51 98 | 247 | 12,826 71 | | |
| June, 1890, | 5 | 44 60 | 434 | 19,356 40 | | |
| Dec., 1890, | 6 | 37 48 | 221 | 8,283 08 | | |
| June, 1891, | 7 | 30 57 | 350 | 10,699 50 | | |
| Dec., 1891, | 8 | 23 87 | 504 | 12,030 48 | | |
| June, 1892, | 9 | 17 39 | 268 | 4,673 57 | | |
| Dec., 1892, | 10 | 11 10 | 296 | 3,285 60 | | |
| June, 1893, | 11 | 5 00 | 331 | 1,655 00 | | |
| Dues paid in advance, | | | | 137 00 | | |
| Total, | | | | \$120,174 43 | Total, | \$120,174 43 |

WEBSTER CO-OPERATIVE BANK — WEBSTER.

Incorporated Aug. 2, 1889. Commenced business Aug. 8, 1889.

Capital to be accumulated, \$1,000,000.

L. E. PATTISON, *President.*

C. M. NASH, *Secretary.*

C. M. NASH, *Treasurer.*

Names of security committee :

L. E. PATTISON,

JOHN J. LOVE,

MOSES MORRAU.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$27,800 00 | Dues capital, | \$26,763 00 |
| Loans on shares, | 900 00 | Profits capital (all series), . | 2,042 62 |
| Permanent expense account, . | 80 00 | Interest, | 412 00 |
| Temporary expense account, . | 70 25 | Premiums, | 27 04 |
| Unpaid interest, | 11 00 | Fines, | 7 01 |
| Unpaid premiums, | 60 | Surplus, | 61 86 |
| Unpaid fines, | 2 59 | Guaranty fund, | 137 00 |
| Cash in hands of treasurer, . | 644 28 | Withdrawal profits, | 58 29 |
| | \$29,508 72 | | \$29,508 72 |

| | | |
|--|-----|-------------|
| Number of shares issued during the year, | 232 | |
| Number of shares now in force, | 955 | |
| Number of shares now borrowed upon, | 193 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 188 | |
| Number of shares forfeited during the year, | 6 | |
| Amount of dues received during the year, | | \$11,457 00 |
| Highest premium received during the year, | | 15 |
| Lowest premium received during the year, | | 05 |
| Number of members withdrawn during the year, | 30 | |
| Present number of members, | 140 | |

| | |
|--|------------|
| Present number of borrowers, | 31 |
| Present number of non-borrowers, | 109 |
| Number of loans secured by first mortgage of real estate, | 31 |
| Number of loans on shares, | 6 |
| Largest loan to any one member, | \$3,500 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 183 93 |
| Amount of profits credited to shares during the year, | 1,212 76 |
| Date of examination by commissioner: August 14. | |

Reconciliation of Share Account with Dues and Profits' Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Aug., 1889, . | 1 | \$56 30 | 237 | \$13,343 10 | Dues capital, as per general ledger, | \$24,763 00 |
| Feb., 1890, . | 2 | 49 12 | 22 | 1,080 64 | Profits capital, as per gen- eral ledger, | 2,042 52 |
| Aug., 1890, . | 3 | 42 08 | 109 | 4,586 72 | Unpaid dues, | 189 00 |
| Feb., 1891, . | 4 | 35 17 | 48 | 1,688 16 | | |
| Aug., 1891, . | 5 | 28 42 | 64 | 1,818 88 | | |
| Feb., 1892, . | 6 | 21 81 | 120 | 2,617 20 | | |
| Aug., 1892, . | 7 | 15 38 | 134 | 2,060 92 | | |
| Feb., 1893, . | 8 | 9 10 | 189 | 1,537 90 | | |
| Aug., 1893, . | 9 | 3 00 | 52 | 156 00 | | |
| Dues paid in advance, | | | | 105 60 | | |
| Total, | | | | \$28,994 52 | Total, | \$28,994 52 |

WEIR CO-OPERATIVE BANK—TAUNTON.

Incorporated July 11, 1884. Commenced business July 16, 1884.

Capital to be accumulated, \$1,000,000.

WILLIAM F. BODFISH, *President.*ALBERT H. TETLOW, *Secretary.*T. PRESTON BURT, *Treasurer.*

Names of security committee:

CHARLES H. PAULL,

HERBERT M. STAPLES,

HORATIO H. HALL.

Regular meetings the sixteenth day of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------|---------------------------------|--------------|
| Loans on real estate, . . | \$181,000 00 | Dues capital, | \$156,916 00 |
| Loans on shares, . . . | 5,250 00 | Profits capital (all series), . | 26,126 96 |
| Temporary expense account, . | 154 75 | Interest, | 3,749 25 |
| Real estate by foreclosure, . | 1,431 86 | Premiums, | 201 40 |
| Unpaid interest, | 607 00 | Fines, | 96 34 |
| Unpaid premiums, | 31 10 | Transfer fees, | 1 25 |
| Unpaid fines, | 75 46 | Surplus, | 2,269 96 |
| Maverick National Bank, . . | 1,519 52 | Guaranty fund, | 620 00 |
| Cash in hands of treasurer, . | 2 94 | Advance payments, . . . | 91 45 |
| | \$190,072 63 | | \$190,072 63 |

| | |
|--|-------------|
| Number of shares issued during the year, | 591 |
| Number of shares now in force, | 3,240 |
| Number of shares now borrowed upon, | 1,122 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 648 |
| Number of shares forfeited during the year, | 10 |
| Number of shares retired during the year, | 109 |
| Amount of dues received during the year, | \$39,785 00 |
| Highest premium received during the year, | 05 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 50 |
| Present number of members, | 435 |
| Present number of borrowers, | 187 |
| Present number of non-borrowers, | 278 |
| Number of loans secured by first mortgage of real estate, | 145 |
| Number of loans on shares, | 17 |
| Largest loan to any one member, | \$4,500 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 452 65 |
| Amount of profits credited to shares during the year, | 11,852 77 |
| Date of examination by commissioner: November 6. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|-------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| July, 1884, . | 1 | \$145 58 | 16 | \$2,329 28 | Dues capital, as per general ledger, | \$156,916 00 |
| Jan., 1885, . | 2 | 135 80 | 129 | 17,518 20 | Profits capital, as per gen- eral ledger, | 26,126 98 |
| July, 1885, . | 3 | 126 10 | 25 | 3,152 50 | Unpaid dues, | 728 00 |
| Jan., 1886, . | 4 | 116 71 | 145 | 16,922 95 | | |
| July, 1886, . | 5 | 107 66 | 192 | 20,661 52 | | |
| Jan., 1887, . | 6 | 98 70 | 155 | 15,298 50 | | |
| July, 1887, . | 7 | 90 08 | 182 | 14,592 96 | | |
| Jan., 1888, . | 8 | 81 70 | 251 | 20,506 70 | | |
| July, 1888, . | 9 | 73 59 | 220 | 16,199 80 | | |
| Jan., 1889, . | 10 | 65 09 | 79 | 5,189 51 | | |
| July, 1889, . | 11 | 58 03 | 219 | 12,708 57 | | |
| Jan., 1890, . | 12 | 50 00 | 64 | 3,238 40 | | |
| July, 1890, . | 13 | 43 37 | 179 | 7,768 28 | | |
| Jan., 1891, . | 14 | 36 37 | 327 | 11,892 99 | | |
| July, 1891, . | 15 | 29 57 | 193 | 5,707 01 | | |
| Jan., 1892, . | 16 | 22 88 | 138 | 3,157 44 | | |
| July, 1892, . | 17 | 16 40 | 181 | 2,968 40 | | |
| Jan., 1893, . | 18 | 10 11 | 282 | 2,851 02 | | |
| July, 1893, . | 19 | 4 00 | 283 | 1,132 00 | | |
| Total, | | | | \$183,770 98 | Total, | \$183,770 98 |

WESTFIELD CO-OPERATIVE BANK — WESTFIELD.

Incorporated Dec. 13, 1881. Commenced business Dec. 19, 1881.

Capital to be accumulated, \$1,000,000.

MOSES P. BROCKENRIDGE, *President.*

OLIN C. TOWLE, *Secretary.*

OLIN C. TOWLE, *Treasurer.*

Names of security committee:

AUGUSTUS W. HOLTON,

SUMNER B. CAMPBELL,

EDWIN D. AVERY.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$168,582 36 | Dues capital, | \$152,428 36 |
| Loans on shares, | 13,458 89 | Profits capital (all series), . | 26,011 61 |
| Permanent expense account, . | 110 00 | Interest, | 1,240 52 |
| Temporary expense account, . | 149 38 | Fines, | 35 24 |
| Cash in hands of treasurer, . | 408 38 | Surplus, | 36 96 |
| | | Guaranty fund, | 1,097 65 |
| | | Forfeited share account, . | 567 13 |
| | | Withdrawal share account, . | 1,291 54 |
| | <u>\$182,709 01</u> | | <u>\$182,709 01</u> |

Number of shares issued during the year, 830

Number of shares now in force, 3,616

Number of shares now borrowed upon, 1,532

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 671

Number of shares forfeited during the year, 10

Amount of dues received during the year, \$47,301 62

Highest per centum of interest received during the year: 6.

Lowest per centum of interest received during the year: 6.

| | |
|--|------------|
| Number of members withdrawn during the year, | 101 |
| Present number of members, | 496 |
| Present number of borrowers, | 256 |
| Present number of non-borrowers, | 240 |
| Number of loans secured by first mortgage of real estate, | 150 |
| Number of loans on shares, | 106 |
| Largest loan to any one member, | \$4,000 00 |
| Smallest loan to any one member, | 5 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 648 13 |
| Amount of profits credited to shares during the year, | 8,857 60 |
| Date of examination by commissioner: June 12. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Dec., 1881, | 1 | \$197 86 | 78 | \$15,433 08 | Dues capital, as per general | |
| Dec., 1882, | 2 | 175 78 | 77 | 13,535 06 | ledger, | \$152,428 36 |
| June, 1883, | 3 | 165 27 | 34 | 5,619 18 | Profits capital, as per gen- | |
| Dec., 1883, | 4 | 154 90 | 51 | 7,899 90 | eral ledger, | 26,011 61 |
| June, 1884, | 5 | 145 00 | 15 | 2,175 00 | Unpaid dues, | 1,567 64 |
| Dec., 1884, | 6 | 135 12 | 72 | 9,728 64 | | |
| June, 1885, | 7 | 125 78 | 39 | 4,905 42 | | |
| Dec., 1885, | 8 | 116 60 | 43 | 5,013 80 | | |
| June, 1886, | 9 | 107 65 | 24 | 2,583 60 | | |
| Dec., 1886, | 10 | 98 89 | 118 | 11,669 02 | | |
| June, 1887, | 11 | 90 49 | 59 | 5,338 91 | | |
| Dec., 1887, | 12 | 82 25 | 183 | 15,051 75 | | |
| June, 1888, | 13 | 74 20 | 75 | 5,565 00 | | |
| Dec., 1888, | 14 | 66 40 | 238 | 15,803 20 | | |
| June, 1889, | 15 | 58 80 | 109 | 6,409 20 | | |
| Dec., 1889, | 16 | 51 42 | 117 | 6,018 14 | | |
| June, 1890, | 17 | 44 19 | 130 | 5,744 70 | | |
| Dec., 1890, | 18 | 37 21 | 265 | 9,360 65 | | |
| June, 1891, | 19 | 30 42 | 283 | 8,608 86 | | |
| Dec., 1891, | 20 | 23 80 | 421 | 10,019 80 | | |
| June, 1892, | 21 | 17 35 | 354 | 6,141 90 | | |
| Dec., 1892, | 22 | 11 10 | 438 | 4,861 80 | | |
| June, 1893, | 23 | 5 00 | 392 | 1,960 00 | | |
| Dues paid in advance, | | | | 63 00 | | |
| Total, | | | | \$180,007 61 | Total, | \$180,007 61 |

WEST NEWTON CO-OPERATIVE BANK—WEST NEWTON.

Incorporated June 16, 1892. Commenced business June 22, 1892.

Capital to be accumulated, \$1,000,000.

MARCUS MORTON, *President.*

ARTHUR CARROLL, *Secretary.*

ROBERT BENNETT, *Treasurer.*

Names of security committee:

C. M. WHITTLESEY,

HENRY H. HUNT,

HERBERT S. WARE.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|-------------------|---------------------------------|-------------------|
| Loans on real estate, . . | \$6,100 00 | Dues capital, | \$7,760 00 |
| Loans on shares, . . . | 150 00 | Profits capital (all series), . | 144 25 |
| Permanent expense account, | 169 25 | Interest, | 171 25 |
| Unpaid interest, . . . | 25 25 | Premiums, | 16 35 |
| Unpaid premiums, . . . | 3 35 | Fines, | 23 66 |
| Unpaid fines, | 19 58 | Surplus, | 4 76 |
| Cash in hands of treasurer, . | 1,660 98 | Guaranty fund, | 3 65 |
| | | Withdrawal profits, . . . | 4 49 |
| | \$8,128 41 | | \$8,128 41 |

| | | |
|--|-----|------------|
| Number of shares issued during the year, | 300 | |
| Number of shares now in force, | 627 | |
| Number of shares now borrowed upon, | 50 | |
| Largest number of shares held by any one member, | 25 | |
| Number of shares withdrawn during the year, | 74 | |
| Amount of dues received during the year, | | \$6,528 00 |
| Highest premium received during the year, | | 15 |
| Lowest premium received during the year, | | 05 |

| | |
|---|------------|
| Number of members withdrawn during the year, | 7 |
| Present number of members, | 95 |
| Present number of borrowers, | 8 |
| Present number of non-borrowers, | 87 |
| Number of loans secured by first mortgage of real estate, | 5 |
| Number of loans on shares, | 3 |
| Largest loan to any one member, | \$2,300 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of profits credited to shares during the year, | 163 70 |
| Date of examination by commissioner: May 16. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|------------|
| June, 1892, . | 1 | \$17 38 | 341 | \$5,926 58 | Dues capital, as per general ledger, | \$7,760 00 |
| Dec., 1892, . | 2 | 11 00 | 163 | 1,807 67 | Profits capital, as per gen- eral ledger, | 144 25 |
| June, 1893, . | 3 | 5 00 | 123 | 615 00 | Unpaid dues, | 465 00 |
| Dues paid in advance, | | | | 20 00 | . | |
| Total, | | | | \$8,360 25 | Total, | \$8,360 25 |

WEST ROXBURY CO-OPERATIVE BANK—BOSTON.

Incorporated Feb. 1, 1881. Commenced business March 3, 1881.

Capital to be accumulated, \$1,000,000.

JOHN PEARCE, *President.*

BENJAMIN H. JONES, *Secretary.*

EDWARD M. BREWER, *Treasurer.*

Names of security committee:

EDWARD M. BREWER,

R. S. BARROWS,

HENRY A. WOOD.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$169,200 00 | Dues capital, | \$179,763 00 |
| Loans on shares, | 27,300 00 | Profits capital (all series), . . | 33,077 60 |
| Unpaid interest, | 313 28 | Surplus, | 1,614 07 |
| Unpaid fines, | 46 38 | Guaranty fund, | 1,389 37 |
| Loan on bonds of city of Lynn, Mass., 4 per cent., . . | 15,000 00 | Forfeited share account, . . . | 39 82 |
| Rent account, | 50 00 | Due on uncompleted loans, . . | 700 00 |
| Cash in hands of treasurer, . . | 4,575 20 | | |
| | \$216,483 86 | | \$216,483 86 |

| | |
|---|-------------|
| Number of shares issued during the year, | 1,274 |
| Number of shares now in force, | 4,609 |
| Number of shares now borrowed upon, | 1,581 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 756 |
| Number of shares forfeited during the year, | 3 |
| Number of shares retired during the year, | 56 |
| Number of shares matured during the year, | 28 |
| Amount of dues received during the year, | \$54,463 00 |
| Highest per centum of interest received during the year: 6. | |
| Lowest per centum of interest received during the year: 6. | |

| | |
|--|------------|
| Number of members withdrawn during the year, | 82 |
| Present number of members, | 539 |
| Present number of borrowers, | 153 |
| Present number of non-borrowers, | 386 |
| Number of loans secured by first mortgage of real estate, | 79 |
| Number of loans on shares, | 74 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 931 09 |
| Amount of profits credited to shares during the year, | 11,499 78 |
| Date of examination by commissioner: July 20. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Mar., 1882, . | 3 | \$208 57 | 28 | \$5,609 96 | Dues capital, as per general | |
| Sept., 1882, . | 4 | 191 84 | 4 | 767 36 | ledger, | \$179,768 00 |
| Mar., 1883, . | 5 | 180 28 | 82 | 14,782 96 | Profits capital, as per gen- | |
| Nov., 1883, . | 6 | 165 56 | 47 | 7,781 32 | eral ledger, | 33,077 60 |
| May, 1884, . | 7 | 154 60 | 4 | 618 40 | Unpaid dues, | 868 00 |
| Nov., 1884, . | 8 | 143 92 | 19 | 2,734 48 | | |
| May, 1885, . | 9 | 138 64 | 25 | 3,341 00 | | |
| Nov., 1885, . | 10 | 123 68 | 115 | 14,223 20 | | |
| May, 1886, . | 11 | 114 04 | 28 | 3,193 12 | | |
| Nov., 1886, . | 12 | 104 72 | 143 | 14,974 96 | | |
| May, 1887, . | 13 | 95 60 | 95 | 9,082 00 | | |
| Nov., 1887, . | 14 | 86 80 | 104 | 9,027 20 | | |
| May, 1888, . | 15 | 78 24 | 229 | 17,916 96 | | |
| Nov., 1888, . | 16 | 70 00 | 190 | 13,300 00 | | |
| May, 1889, . | 17 | 62 04 | 235 | 14,579 40 | | |
| Nov., 1889, . | 18 | 54 32 | 282 | 13,688 64 | | |
| May, 1890, . | 19 | 46 80 | 339 | 15,865 20 | | |
| Nov., 1890, . | 20 | 39 52 | 276 | 10,907 52 | | |
| May, 1891, . | 21 | 32 44 | 349 | 11,321 56 | | |
| Nov., 1891, . | 22 | 25 56 | 439 | 11,320 84 | | |
| May, 1892, . | 23 | 18 88 | 444 | 8,382 72 | | |
| Nov., 1892, . | 24 | 12 40 | 482 | 5,976 80 | | |
| May, 1893, . | 25 | 6 10 | 680 | 4,148 00 | | |
| Dues paid in advance, | | | | 175 00 | | |
| Total, | | | | \$213,708 60 | Total, | \$213,708 60 |

WEST SOMERVILLE CO-OPERATIVE BANK — WEST SOMERVILLE.

Incorporated Nov. 29, 1890. Commenced business Dec. 11, 1890.

Capital to be accumulated, \$1,000,000.

ELMER H. CAPEN, *President.*

OLIVER H. PERRY, *Secretary.*

OLIVER H. PERRY, *Treasurer.*

Names of security committee:

L. E. MERRY,

C. L. STEVENS,

E. S. SPARROW.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$62,572 30 | Dues capital, | \$60,725 00 |
| Loans on shares, | 1,930 00 | Profits capital (all series), . | 4,269 55 |
| Permanent expense account, . | 324 77 | Interest, | 365 13 |
| Unpaid fines, | 14 06 | Premiums, | 31 80 |
| Cash in hands of treasurer, . | 645 23 | Fines, | 10 19 |
| | | Transfer fees, | 25 |
| | | Surplus, | 31 32 |
| | | Guaranty fund, | 46 52 |
| | | Withdrawal profits, | 6 60 |
| | <u>\$65,486 36</u> | | <u>\$65,486 36</u> |

Number of shares issued during the year, 914
 Number of shares now in force, 3,026
 Number of shares now borrowed upon, 438
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 332
 Amount of dues received during the year, \$32,079 00
 Highest per centum of interest received during the year: $6\frac{9}{10}$.
 Lowest per centum of interest received during the year: $6\frac{1}{10}$.

| | |
|--|------------|
| Number of members withdrawn during the year, | 37 |
| Present number of members, | 345 |
| Present number of borrowers, | 45 |
| Present number of non-borrowers, | 300 |
| Number of loans secured by first mortgage of real estate, | 28 |
| Number of loans on shares, | 17 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 15 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 555 65 |
| Amount of profits credited to shares during the year, | 3,002 93 |
| Date of examination by commissioner: March 31. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| Dec., 1890, . | 1 | \$38 23 | 638 | \$24,390 74 | Dues capital, as per general ledger, | \$60,725 00 |
| April, 1891, . | 2 | 33 50 | 398 | 13,333 00 | Profits capital, as per gen- eral ledger, | 4,209 55 |
| Oct., 1891, . | 3 | 26 61 | 291 | 7,748 51 | Unpaid dues, | 175 00 |
| April, 1892, . | 4 | 19 90 | 592 | 11,780 80 | | |
| Oct., 1892, . | 5 | 13 40 | 339 | 4,542 60 | | |
| April, 1893, . | 6 | 6 10 | 509 | 3,104 90 | | |
| Oct., 1893, . | 7 | 1 00 | 259 | 259 00 | | |
| Dues paid in advance, | | | | 15 00 | | |
| Total, | | | | \$65,109 55 | Total, | \$65,109 55 |

WHITMAN CO-OPERATIVE BANK — WHITMAN.

Incorporated March 6, 1889. Commenced business March 11, 1889.

Capital to be accumulated, \$1,000,000.

AMOS S. STETSON, *President.*

GEORGE D. SOULE, *Secretary.*

GEORGE D. SOULE, *Treasurer.*

Names of security committee:

ARTHUR COLEMAN,

CHARLES D. NASH,

GEORGE D. SOULE.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . | \$49,550 00 | Dues capital, | \$45,032 00 |
| Loans on shares, . . . | 700 00 | Profits capital (all series), . | 4,705 39 |
| Permanent expense account, | 75 00 | Interest, | 465 13 |
| Temporary expense account, | 55 09 | Premiums, | 41 15 |
| Cash in hands of treasurer, . | 96 92 | Fines, | 86 |
| | | Transfer fees, | 50 |
| | | Surplus, | 101 83 |
| | | Guaranty fund, | 71 19 |
| | | Forfeited share account, . | 20 05 |
| | | Withdrawal profits, . . . | 38 91 |
| | <u>\$50,477 01</u> | | <u>\$50,477 01</u> |

| | |
|--|-------------|
| Number of shares issued during the year, | 571 |
| Number of shares now in force, | 1,652 |
| Number of shares now borrowed upon, | 305 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 425 |
| Number of shares forfeited during the year, | 8 |
| Amount of dues received during the year, | \$19,330 00 |
| Highest premium received during the year, | 30 |
| Lowest premium received during the year, | 05 |

| | |
|--|------------|
| Number of members withdrawn during the year, | 78 |
| Present number of members, | 265 |
| Present number of borrowers, | 47 |
| Present number of non-borrowers, | 218 |
| Number of loans secured by first mortgage of real estate, | 41 |
| Number of loans on shares, | 6 |
| Largest loan to any one member, | \$5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 272 65 |
| Amount of profits credited to shares during the year, | 2,759 03 |
| Date of examination by commissioner: March 30. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|-------------|
| Mar., 1889, . | 1 | \$64 72 | 185 | \$11,973 20 | Dues capital, as per general ledger, | \$45,082 00 |
| Sept., 1889, . | 2 | 56 85 | 99 | 5,628 15 | Profits capital, as per general ledger, | 4,706 39 |
| Mar., 1890, . | 3 | 49 25 | 212 | 10,441 00 | Unpaid dues, | 324 00 |
| Sept., 1890, . | 4 | 41 86 | 111 | 4,646 46 | | |
| Mar., 1891, . | 5 | 34 67 | 180 | 6,240 60 | | |
| Sept., 1891, . | 6 | 27 71 | 85 | 2,365 35 | | |
| Mar., 1892, . | 7 | 20 95 | 149 | 3,121 55 | | |
| Sept., 1892, . | 8 | 14 41 | 168 | 2,420 88 | | |
| Mar., 1893, . | 9 | 8 10 | 362 | 2,932 20 | | |
| Sept., 1893, . | 10 | 2 00 | 101 | 202 00 | | |
| Dues paid in advance, | | | | 100 00 | | |
| Total, | | | | \$50,061 39 | Total, | \$50,061 39 |

WINCHENDON CO-OPERATIVE BANK — WINCHENDON.

Incorporated Sept. 9, 1891. Commenced business Sept. 16, 1891.

Capital to be accumulated, \$1,000,000.

FREDERICK W. RUSSELL, *President.*

WALDO C. CORREY, *Secretary.*

SILAS A. GREENWOOD, *Treasurer.*

Names of security committee:

AMOS S. LAMB,

JOHN SWEETSER,

BENJ. M. WRIGHT.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|---------------------------------|--------------------|
| Loans on real estate, . . . | \$15,300 00 | Dues capital, . . . | \$19,531 00 |
| Loans on shares, . . . | 1,023 00 | Profits capital (all series), . | 1,020 70 |
| Permanent expense account, | 120 00 | Interest, . . . | 131 18 |
| Note of town of Hubbardston, | | Premiums, . . . | 14 10 |
| Mass., . . . | 2,000 00 | Fines, . . . | 71 |
| Bonds of city of Boston, Mass., | 2,000 00 | Transfer fees, . . . | 50 |
| Cash in hands of treasurer, . | 512 14 | Surplus, . . . | 94 88 |
| | | Guaranty fund, . . . | 67 87 |
| | | Forfeited share account, . | 89 12 |
| | | Withdrawal profits, . . | 5 08 |
| | <u>\$20,955 14</u> | | <u>\$20,955 14</u> |

Number of shares issued during the year, 143

Number of shares now in force, 926

Number of shares now borrowed upon, 144

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 198

Number of shares forfeited during the year, 9

Amount of dues received during the year, \$11,544 00

Highest per centum of interest received during the year: 6 $\frac{2}{10}$.

Lowest per centum of interest received during the year: 5.

| | |
|--|------------|
| Number of members withdrawn during the year, | 48 |
| Present number of members, | 222 |
| Present number of borrowers, | 23 |
| Present number of non-borrowers, | 199 |
| Number of loans secured by first mortgage of real estate, | 17 |
| Number of loans on shares, | 8 |
| Largest loan to any one member, | \$3,400 00 |
| Smallest loan to any one member, | 20 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 121 50 |
| Amount of profits credited to shares during the year, | 873 02 |
| Date of examination by commissioner: April 17. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Whole Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|-----------------|---------------------|-----------------|--|-------------|
| Sept., 1891, . | 1 | \$27 51 | 548 | \$15,075 48 | Dues capital, as per general ledger, | \$19,531 00 |
| Mar., 1892, . | 2 | 20 85 | 188 | 3,919 80 | Profits capital, as per gen- eral ledger, | 1,020 70 |
| Sept., 1892, . | 3 | 14 38 | 69 | 992 22 | Unpaid dues, | 149 00 |
| Mar., 1893, . | 4 | 8 10 | 72 | 583 20 | | |
| Sept., 1893, . | 5 | 2 00 | 49 | 98 00 | | |
| Dues paid in advance, | | | | 32 00 | | |
| Total, | | | | \$20,700 70 | Total, | \$20,700 70 |

WOBURN CO-OPERATIVE BANK — WOBURN.

Incorporated Feb. 21, 1887. Commenced business March 10, 1887.

Capital to be accumulated, \$1,000,000.

JAMES SKINNER, *President.*

A. W. WHITCHER, *Secretary.*

A. W. WHITCHER, *Treasurer.*

Names of security committee:

GEORGE BUCHANAN,

LAWRENCE READE,

S. B. GODDARD,

J. W. HAMMOND,

THOMAS SALMON.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|---------------------|---------------------------------|---------------------|
| Loans on real estate, . . . | \$116,850 00 | Dues capital, . . . | \$108,148 00 |
| Loans on shares, . . . | 6,003 90 | Profits capital (all series), . | 15,876 59 |
| Temporary expense account, . | 94 16 | Interest, . . . | 391 92 |
| Unpaid interest, . . . | 510 17 | Premiums, . . . | 27 80 |
| Unpaid premiums, . . . | 38 35 | Fines, . . . | 3 76 |
| Unpaid fines, . . . | 57 10 | Transfer fees, . . . | 50 |
| Cash in hands of treasurer, . | 3,496 32 | Surplus, . . . | 1,835 99 |
| | | Guaranty fund, . . . | 592 54 |
| | | Forfeited share account, . | 36 61 |
| | | Withdrawal profits, . . . | 125 64 |
| | | Interest on deposits, . . . | 7 65 |
| | \$127,047 00 | | \$127,047 00 |

Number of shares issued during the year, 481

Number of shares now in force, 2,889

Number of shares now borrowed upon, 840

Largest number of shares held by any one member, 25

Number of shares withdrawn during the year, 420

Number of shares retired during the year, 68

| | |
|--|-------------|
| Amount of dues received during the year, | \$34,541 00 |
| Highest premium received during the year, | 10 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 66 |
| Present number of members, | 445 |
| Present number of borrowers, | 124 |
| Present number of non-borrowers, | 321 |
| Number of loans secured by first mortgage of real estate, | 124 |
| Number of loans on shares, | 25 |
| Largest loan to any one member, | 3,000 00 |
| Smallest loan to any one member, | 20 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 595 04 |
| Amount of profits credited to shares during the year, | 7,139 79 |
| Date of examination by commissioner: May 18. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|---|--------------|
| Mar., 1887, . | 1 | \$98 24 | 252 | \$24,756 48 | Dues capital, as per general ledger, | \$108,148 00 |
| Oct., 1887, . | 2 | 88 00 | 151 | 13,288 00 | Profits capital, as per general ledger, | 15,876 59 |
| April, 1888, . | 3 | 79 51 | 182 | 10,495 32 | Unpaid dues, | 1,085 00 |
| Oct., 1888, . | 4 | 71 24 | 125 | 8,905 00 | | |
| April, 1889, . | 5 | 63 22 | 201 | 12,707 22 | | |
| Oct., 1889, . | 6 | 55 45 | 291 | 16,135 95 | | |
| April, 1890, . | 7 | 47 91 | 138 | 6,611 68 | | |
| Oct., 1890, . | 8 | 40 58 | 91 | 3,692 78 | | |
| April, 1891, . | 9 | 33 46 | 325 | 10,874 50 | | |
| Oct., 1891, . | 10 | 26 56 | 218 | 5,790 08 | | |
| April, 1892, . | 11 | 19 83 | 337 | 6,699 56 | | |
| Oct., 1892, . | 12 | 13 89 | 228 | 3,052 92 | | |
| April, 1893, . | 13 | 7 10 | 262 | 1,860 20 | | |
| Oct., 1893, . | 14 | 1 00 | 138 | 138 00 | | |
| Dues paid in advance, | | | | 102 00 | | |
| Total, | | | | \$125,109 59 | Total, | \$125,109 59 |

WOLLASTON CO-OPERATIVE BANK—QUINCY.

Incorporated April 8, 1889. Commenced business April 16, 1889.

Capital to be accumulated, \$1,000,000.

WENDELL G. CORTHELL, *President.*

HERBERT W. PINKHAM, *Secretary.*

HERBERT W. PINKHAM, *Treasurer.*

Names of security committee:

QUINCY A. FAUNCE,

WILLIAM FENTON,

ALBERT G. OLNEY.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------------|--------------------|-----------------------------------|--------------------|
| Loans on real estate, . . . | \$77,700 00 | Dues capital, | \$78,802 00 |
| Loans on shares, | 8,725 00 | Profits capital (all series), . . | 8,952 42 |
| Permanent expense account, . . | 80 00 | Interest, | 120 63 |
| Unpaid fines, | 29 22 | Premiums, | 21 15 |
| Cash in hands of treasurer, . . | 1,809 86 | Surplus, | 195 80 |
| | | Guaranty fund, | 220 00 |
| | | Withdrawal profits, | 32 08 |
| | \$88,344 08 | | \$88,344 08 |

| | |
|--|-------------|
| Number of shares issued during the year, | 844 |
| Number of shares now in force, | 2,803 |
| Number of shares now borrowed upon, | 704 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 648 |
| Amount of dues received during the year, | \$32,169 00 |
| Highest premium received during the year, | 55 |
| Lowest premium received during the year, | 05 |
| Number of members withdrawn during the year, | 76 |
| Present number of members, | 330 |

| | |
|--|------------|
| Present number of borrowers, | 72 |
| Present number of non-borrowers, | 258 |
| Number of loans secured by first mortgage of real estate, | 62 |
| Number of loans on shares, | 40 |
| Largest loan to any one member, | \$4,200 00 |
| Smallest loan to any one member, | 25 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | 870 71 |
| Amount of profits credited to shares during the year, | 4,714 95 |
| Date of examination by commissioner: October 12. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|-------------|
| April, 1889, . | 1 | \$63 61 | 542 | \$34,476 62 | Dues capital, as per general ledger, | \$75,802 00 |
| Oct., 1889, . | 2 | 55 74 | 183 | 10,200 42 | Profits capital, as per gen- eral ledger, | 8,962 42 |
| April, 1890, . | 3 | 48 12 | 106 | 5,481 52 | Unpaid dues, | 811 00 |
| Oct., 1890, . | 4 | 40 73 | 184 | 7,494 32 | | |
| April, 1891, . | 5 | 33 56 | 226 | 7,920 16 | | |
| Oct., 1891, . | 6 | 26 63 | 166 | 4,393 96 | | |
| April, 1892, . | 7 | 19 91 | 336 | 6,689 76 | | |
| Oct., 1892, . | 8 | 13 41 | 347 | 4,653 27 | | |
| April, 1893, . | 9 | 7 10 | 414 | 2,939 40 | | |
| Oct., 1893, . | 10 | 1 00 | 200 | 200 00 | | |
| Dues paid in advance, | | | | 166 00 | | |
| Total, | | | | \$88,566 42 | Total, | \$88,566 42 |

WORCESTER CO-OPERATIVE BANK — WORCESTER.

Incorporated Oct. 19, 1877. Commenced business Oct. 19, 1877.

Capital to be accumulated, \$1,000,000.

STEPHEN C. EARLE, *President.*

T. J. HASTINGS, *Secretary.*

T. J. HASTINGS, *Treasurer.*

Names of security committee:

HENRY BRANNON,

M. S. BEAMAN,

H. H. BIGELOW.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-------------------------------|--------------|---------------------------------|--------------|
| Loans on real estate, . . | \$438,750 00 | Dues capital, | \$398,915 00 |
| Loans on shares, . . . | 18,735 00 | Profits capital (all series), . | 75,014 55 |
| Temporary expense account, . | 577 50 | Fines, | 71 92 |
| Real estate by foreclosure, . | 21,213 70 | Transfer fees, | 2 50 |
| Interest account, | 351 04 | Surplus, | 6,210 09 |
| Cash in hands of treasurer, . | 3,411 27 | Guaranty fund, | 2,500 00 |
| | | Forfeited share account, . | 261 93 |
| | | Rent account, | 62 52 |
| | \$483,038 51 | | \$483,038 51 |

Number of shares issued during the year, 2,242
 Number of shares now in force, 9,945
 Number of shares now borrowed upon, 2,661
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 2,011
 Number of shares forfeited during the year, 16
 Number of shares retired during the year, 294
 Number of shares matured during the year, 76
 Amount of dues received during the year, \$117,702 00
 Highest per centum of interest received during the year: 12½.
 Lowest per centum of interest received during the year: 6.

| | | |
|--|-------|------------|
| Number of members withdrawn during the year, | 242 | |
| Present number of members, | 1,127 | |
| Present number of borrowers, | 262 | |
| Present number of non-borrowers, | 865 | |
| Number of loans secured by first mortgage of real estate, | 278 | |
| Number of loans on shares, | 91 | |
| Largest loan to any one member, | | \$5,000 00 |
| Smallest loan to any one member, | | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, | | 2,215 32 |
| Amount of profits credited to shares during the year, | | 26,441 67 |
| Date of examination by commissioner: June 9. | | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|--|--------------|
| Oct., 1882, . | 6 | \$192 14 | 97 | \$18,637 58 | Dues capital, as per general ledger, | \$398,915 00 |
| Oct., 1883, . | 7 | 168 47 | 72 | 12,129 84 | Profits capital, as per gen- eral ledger, | 75,014 55 |
| April, 1884, . | 8 | 157 19 | 68 | 18,832 72 | Unpaid dues, | 3,956 00 |
| Oct., 1884, . | 9 | 146 30 | 87 | 12,728 10 | | |
| April, 1885, . | 10 | 135 78 | 125 | 16,972 50 | | |
| Oct., 1885, . | 11 | 125 60 | 269 | 33,786 40 | | |
| April, 1886, . | 12 | 115 73 | 281 | 32,520 13 | | |
| Oct., 1886, . | 13 | 106 24 | 327 | 34,740 48 | | |
| April, 1887, . | 14 | 96 99 | 244 | 23,665 56 | | |
| Oct., 1887, . | 15 | 88 09 | 307 | 27,043 63 | | |
| April, 1888, . | 16 | 79 46 | 289 | 22,963 94 | | |
| Oct., 1888, . | 17 | 71 12 | 417 | 29,657 04 | | |
| April, 1889, . | 18 | 68 08 | 486 | 30,632 58 | | |
| Oct., 1889, . | 19 | 55 25 | 477 | 26,359 02 | | |
| April, 1890, . | 20 | 47 74 | 715 | 34,134 10 | | |
| Oct., 1890, . | 21 | 40 45 | 572 | 23,137 40 | | |
| April, 1891, . | 22 | 33 38 | 623 | 20,795 74 | | |
| Oct., 1891, . | 23 | 26 52 | 887 | 23,523 24 | | |
| April, 1892, . | 24 | 19 86 | 899 | 17,654 14 | | |
| Oct., 1892, . | 25 | 13 39 | 1,049 | 14,046 11 | | |
| April, 1893, . | 26 | 7 10 | 1,093 | 7,760 30 | | |
| Oct., 1893, . | 27 | 1 00 | 541 | 541 00 | | |
| Dues paid in advance, | | | | 424 00 | | |
| Total, | | | | \$477,885 55 | Total, | \$477,885 55 |

WORKINGMEN'S CO-OPERATIVE BANK—BOSTON.

Incorporated June 9, 1880. Commenced business June 11, 1880.

Capital to be accumulated, \$1,000,000.

ROBERT TREAT PAINE, *President.*

F. E. BURBANK, *Secretary.*

FRANCIS B. SEARS, *Treasurer.*

Names of security committee:

GEO. W. POPE,

JAMES D. MCLELLAN,

HENRY A. ROOT.

Regular meetings the second Friday of each month.

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|---------------------|-----------------------------------|---------------------|
| Loans on real estate, . . . | \$531,550 00 | Dues capital, . . . | \$483,559 00 |
| Loans on shares, . . . | 12,150 00 | Profits capital (all series), . . | 83,424 96 |
| Temporary expense account, . . | 512 40 | Interest, . . . | 2,078 16 |
| Real estate by foreclosure, . . | 10,094 14 | Premiums, . . . | 130 15 |
| Unsettled claims, . . . | 3,280 36 | Fines, . . . | 10 24 |
| Real estate sold, and awaiting completion of papers, . . . | 2,925 62 | Transfer fees, . . . | 1 25 |
| Cash in hands of secretary, . . | 1,224 83 | Surplus, . . . | 3,769 66 |
| Cash in hands of treasurer, . . | 15,321 44 | Guaranty fund, . . . | 3,328 00 |
| | | Forfeited share account, . . | 389 42 |
| | | Withdrawal profits, . . . | 325 02 |
| | | Security committee, . . . | 10 00 |
| | | Rent account, . . . | 2 70 |
| | | Personal accounts, . . . | 30 24 |
| | \$577,058 79 | | \$577,058 79 |

| | |
|--|--------|
| Number of shares issued during the year, | 5,875 |
| Number of shares now in force, | 15,156 |
| Number of shares now borrowed upon, | 3,196 |
| Largest number of shares held by any one member, | 25 |
| Number of shares withdrawn during the year, | 3,526 |
| Number of shares forfeited during the year, | 108 |
| Number of shares retired during the year, | 433 |
| Number of shares matured during the year, | 26 |

| | |
|--|--------------|
| Amount of dues received during the year, | \$172,657 00 |
| Highest per centum of interest received during the year: 7½. | |
| Lowest per centum of interest received during the year: 6. | |
| Number of members withdrawn during the year, | 398 |
| Present number of members, | 1,818 |
| Present number of borrowers, | 336 |
| Present number of non-borrowers, | 1,482 |
| Number of loans secured by first mortgage of real estate, | 337 |
| Number of loans on shares, | 65 |
| Largest loan to any one member, | 5,000 00 |
| Smallest loan to any one member, | 50 00 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | 3,310 18 |
| Amount of profits credited to shares during the year, | 35,323 02 |
| Date of examination by commissioner: March 24. | |

Reconciliation of Share Account with Dues and Profits Capital.

| DATE OF ISSUE. | Series. | Value per Share. | Shares in Force. | Total Value. | | |
|---------------------------------|---------|---------------------|---------------------|-----------------|------------------------------|--------------|
| Dec., 1882, . | 6 | \$183 17 | 14 | \$2,704 38 | Dues capital, as per general | |
| June, 1883, . | 7 | 180 82 | 34 | 6,147 88 | ledger, | \$483,559 00 |
| Dec., 1883, . | 8 | 168 86 | 16 | 2,532 00 | Profits capital, as per gen- | |
| June, 1884, . | 9 | 167 83 | 121 | 19,036 93 | eral ledger, | 83,424 95 |
| Dec., 1884, . | 10 | 146 18 | 141 | 20,611 38 | Unpaid dues, | 6,877 00 |
| June, 1885, . | 11 | 135 40 | 126 | 17,060 40 | | |
| Dec., 1885, . | 12 | 124 98 | 167 | 20,871 66 | | |
| June, 1886, . | 13 | 114 94 | 288 | 33,102 72 | | |
| Dec., 1886, . | 14 | 105 19 | 225 | 23,667 75 | | |
| June, 1887, . | 15 | 95 82 | 212 | 20,313 84 | | |
| Dec., 1887, . | 16 | 86 74 | 324 | 28,103 76 | | |
| June, 1888, . | 17 | 77 97 | 533 | 41,558 01 | | |
| Dec., 1888, . | 18 | 69 50 | 716 | 49,762 00 | | |
| June, 1889, . | 19 | 61 80 | 698 | 42,787 40 | | |
| Dec., 1889, . | 20 | 53 40 | 844 | 45,069 00 | | |
| June, 1890, . | 21 | 45 78 | 773 | 35,387 94 | | |
| Dec., 1890, . | 22 | 38 39 | 914 | 35,089 46 | | |
| June, 1891, . | 23 | 31 28 | 947 | 29,608 22 | | |
| Dec., 1891, . | 24 | 24 37 | 1,324 | 32,266 88 | | |
| June, 1892, . | 25 | 17 70 | 1,240 | 21,948 00 | | |
| Sept., 1892, . | 26 | 14 46 | 772 | 11,163 12 | | |
| Dec., 1892, . | 27 | 11 26 | 1,265 | 14,243 90 | | |
| Mar., 1893, . | 28 | 8 12 | 1,355 | 11,002 60 | | |
| June, 1893, . | 29 | 5 08 | 1,274 | 6,408 22 | | |
| Sept., 1893, . | 30 | 2 00 | 834 | 1,668 00 | | |
| Dues paid in advance, | | | | 1,751 00 | | |
| Total, | | | | \$573,860 95 | Total, | \$573,860 95 |

CONSOLIDATED BALANCE SHEET,

OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|-----------------|-------------------------------|-----------------|
| Loans on real estate, | \$15,577,717 96 | Dues capital, | \$14,516,478 48 |
| Loans on shares, | 815,770 79 | Profits capital (all series), | 2,242,838 60 |
| Permanent expense account, . | 13,786 89 | Interest, | 113,179 42 |
| Temporary expense account, . | 10,795 40 | Premiums, | 7,834 84 |
| Real estate by foreclosure, . . | 105,197 75 | Fines, | 3,935 95 |
| Unpaid dues, | 20,752 12 | Transfer fees, | 63 25 |
| Unpaid interest, | 56,068 44 | Surplus, | 82,674 80 |
| Unpaid premiums, | 4,223 89 | Guaranty fund, | 68,491 30 |
| Unpaid fines, | 6,174 90 | Forfeited share account, . | 8,916 45 |
| Notes and bonds of cities and towns, | 84,254 33 | Withdrawal profits, | 6,627 39 |
| Mortgages, | 22,990 00 | Forfeiture profits, | 42 14 |
| Furniture and fixtures, | 980 00 | Advance payments, | 4,120 17 |
| Sundry assets, | 15,378 21 | Matured share account, . . | 15,727 36 |
| Cash, | 361,836 75 | Retired share account, . . | 235 29 |
| | | Due on mortgage loans, . . | 3,790 00 |
| | | Sundry liabilities, | 9,966 49 |
| | \$17,085,921 93 | | \$17,085,921 93 |

| | |
|--|-------------|
| Number of shares issued during the year, | 119,634 |
| Number of shares now in force, | 427,598 |
| Number of shares now borrowed upon, | 108,596 |
| Number of shares withdrawn during the year, | 87,654 |
| Number of shares forfeited during the year, | 1,504 |
| Number of shares retired during the year, | 7,356 |
| Number of shares matured during the year, | 1,027 |
| Number of members withdrawn during the year, | 11,710 |
| Present number of members, | 57,348 |
| Present number of borrowers, | 13,501 |
| Present number of non-borrowers, | 43,847 |
| Number of loans secured by first mortgage of real estate, | 11,498 |
| Number of loans on shares, | 4,042 |
| Amount of expenses of the corporation for the year ending Oct. 31, 1893, . | \$86,469 80 |
| Amount of profits credited to shares during the year, | 953,208 73 |

STATEMENTS

OF

COLLATERAL LOAN AND MORTGAGE LOAN

AND

INVESTMENT COMPANIES.

COLLATERAL LOAN COMPANY — BOSTON.

Incorporated April 5, 1859.

FRANCIS D. COBB, *President.*

LUTHER S. MOORE, *Cashier.*

Directors:

FRANCIS D. COBB,

E. W. JONES,

JOHN P. LYMAN,

JOHN O. SHAW, Jr.,

LUTHER S. MOORE.

LAWRENCE TUCKER, *Director for State.*

ROBERT F. CLARK, *Director for the City of Boston.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---------------------------|---------------------|------------------------|---------------------|
| Loans outstanding, . . . | \$274,161 65 | Capital stock, . . . | \$150,000 00 |
| Cash on hand, . . . | 4,841 99 | Reserve fund, . . . | 70,000 00 |
| Expense, . . . | 12,251 56 | Notes payable, . . . | 40,120 00 |
| General interest, . . . | 513 62 | Auction reserve, . . . | 3,157 82 |
| State tax, . . . | 2,754 00 | Interest, . . . | 32,192 61 |
| Rent, . . . | 4,749 84 | Profit and loss, . . . | 2,942 87 |
| Insurance fund investment | | Insurance fund, . . . | 5,849 38 |
| City of Boston, Mass., 5 | | | |
| per cent., . . . | 5,000 00 | | |
| | <u>\$304,262 66</u> | | <u>\$304,262 66</u> |

Date of examination: November 30.

WORKINGMEN'S LOAN ASSOCIATION—BOSTON.

Incorporated 1888.

ROBERT TREAT PAINE, *President.*

FRANCIS B. SEARS, *Vice-President.*

ROBERT TREAT PAINE, 2d, *Treasurer.*

ARTHUR LYMAN, *Clerk.*

Directors :

EDMUND BILLINGS,

ARTHUR S. JOHNSON,

ROBERT TREAT PAINE, Jr.,

HERBERT LYMAN,

JOSEPH LEE,

ROBERT TREAT PAINE, 2d,

HENRY B. CABOT,

ARTHUR LYMAN,

FRANCIS B. SEARS,

WM. ENDICOTT, 3d,

JOHN F. MOORS,

SAMUEL CARR, Jr.

CHAS. W. HUBBARD,

CHAS. C. JACKSON,

CHAS. L. YOUNG,

ROBERT TREAT PAINE,

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|-----------------------|---------------------|----------------------------|---------------------|
| Loans, | \$121,898 92 | Capital stock, | \$90,300 00 |
| Cash on hand, | 2,668 32 | Notes payable, | 28,000 00 |
| Expenses, | 622 75 | Profit and loss, | 6,275 98 |
| | | Unclaimed balance, | 73 55 |
| | | State tax, | 540 48 |
| | <u>\$125,189 99</u> | | <u>\$125,189 99</u> |

Date of examination : August 1.

GLOBE INVESTMENT COMPANY—BOSTON.

ALLISON Z. MASON, *President.*

J. LOWELL MOORE, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|---|-----------------------|---|-----------------------|
| Loans secured by first liens on real estate, | \$452,409 50 | Capital stock paid in, . . | \$362,500 00 |
| Loans secured by second liens on real estate, . . . | 106,756 25 | Guaranty fund, | 24,539 00 |
| Tax sale certificates, . . | 32,958 18 | Undivided profits, . . . | 31,935 18 |
| Stocks and bonds, | 42,026 25 | Bills payable, | 29,250 00 |
| Real estate acquired by foreclosure, | 87,463 97 | Debenture bonds outstanding, | 358,200 00 |
| Expenses on account of foreclosure, | 14,415 72 | Interest paid in advance by borrowers, | 2,910 70 |
| Furniture and fixtures, . . | 3,838 85 | Due on coupons not presented, | 4,097 73 |
| Current expenses, | 25,283 75 | Loans paid, but not remitted for, | 15,070 00 |
| Remittances for interest matured within 60 days, . . . | 21,512 12 | Deposits awaiting investment, | 89,607 26 |
| Other past due interest remitted for, but not paid to us, | 119,427 13 | Due to banks and bankers, | 109,400 00 |
| Past due loans remitted for, but not paid to us, . . . | 38,104 05 | Due to sundry persons, . . | 15,909 53 |
| Due from branch offices and agents, | 7,050 20 | Accrued interest on debentures, coupons of which are not yet due, . | 7,132 50 |
| Due from sundry persons, . | 38,134 63 | | |
| Cash on hand and in banks, . | 19,416 20 | | |
| Notes secured by collateral, . | 723 06 | | |
| Chattel note account, . . . | 400 00 | | |
| Accrued interest, | 40,632 04 | | |
| | \$1,050,551 90 | | \$1,050,551 90 |

Date of examination: November, 1892.

Description of Stocks and Bonds.

| | Par Value. | Market Value. | Amount Invested. |
|---|--------------------|--------------------|--------------------|
| Colorado Springs Rapid Transit Railway Co. bonds, | \$15,000 00 | \$15,000 00 | \$13,875 00 |
| Fitchburg R.R. 1st mortgage 6s, | 2,000 00 | 2,070 00 | 2,200 00 |
| Fitchburg R.R. 1st mortgage 5s, | 3,000 00 | 3,000 00 | 3,105 00 |
| City of Newton, Mass., 4s, | 3,000 00 | 3,045 00 | 3,180 00 |
| City of Minneapolis, Minn., 4s, | 6,000 00 | 5,850 00 | 5,820 00 |
| City of Cleveland, O., 6s, | 2,000 00 | 2,140 00 | 2,350 00 |
| Eastern R.R. 6s, | 2,000 00 | 2,360 00 | 2,496 25 |
| Globe Investment Co. of Nebraska, stock, . . | 9,000 00 | 9,000 00 | 9,000 00 |
| | \$42,000 00 | \$42,465 00 | \$42,026 25 |

How much of its capital stock is owned by officers of the company? 223 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

State the sections of country in which loans are made, giving the principal counties :

Eastern half of Kansas; North-western Missouri; the following counties in Nebraska: Antelope, Madison, Wheeler, Custer; eight counties in Minnesota, of which Douglas is the centre, all known as the "Park Region;" irrigated portions of Colorado.

| | |
|---|----------------|
| Total amount loaned to date, | \$5,410,430 40 |
| Total amount of loans paid, | 1,891,831 30 |
| Number and amount of loans extended the past two years, 142 | 99,605 00 |
| Total amount of loans unpaid and outstanding, { Guaranteed, | 2,372,461 00 |
| Unguaranteed, | 1,146,138 10 |
| Total amount in process of foreclosure, | 150,992 03 |
| Total amount of debentures certified, | 358,700 00 |
| Less amount on hand and with agents, | 500 00 |
| Total liability for debenture bonds, | 358,200 00 |

NATIONAL MORTGAGE AND DEBENTURE COMPANY— BOSTON.

W. X. FULLER, *President.*

CHARLES A. ROGERS, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1893.

| ASSETS. | | LIABILITIES. | |
|--|---------------------|--|---------------------|
| Loans secured by first liens on real estate, | \$620,889 40 | Capital stock paid in, . . . | \$258,900 00 |
| Matured interest due on same, | 19,395 89 | Guaranty fund, | 3,300 00 |
| Commission notes secured by second liens on real estate, | 36,087 02 | Reserve against depreciation, | 30,057 29 |
| Tax sale certificates, | 466 75 | Debenture bonds outstanding, | 488,988 00 |
| Stocks and bonds, | 30,166 65 | Coupons on same not presented, January, 1891, | 484 35 |
| Real estate acquired by foreclosure, | 63,472 12 | Certificates of deposit bearing interest (money borrowed), | 500 00 |
| Other real estate, | 1,579 32 | Bills payable, | 70,125 00 |
| Furniture, fixtures and supplies, | 3,918 49 | Due sundry persons, | 8,415 99 |
| Current expenses, | 8,778 70 | Due branch offices and agents, | 683 00 |
| Legal expenses in foreclosure,* | 3,266 09 | | |
| Past due interest remitted for but not paid to us, | 28,011 50 | | |
| Due from branch offices and agents, | 3,858 71 | | |
| Bills receivable, | 599 31 | | |
| Cash, | 577 17 | | |
| Due from sundry persons, | 1,796 00 | | |
| Insurance premiums advanced for clients, | 875 96 | | |
| Attorney fees advanced for clients, | 177 92 | | |
| Profit and loss account, | 37,546 63 | | |
| | \$861,453 63 | | \$861,453 63 |

* To be reduced by collections from clients.

Date of examination: November 1.

Description of Stocks and Bonds.

| | Par Value. | Market Value. | Book Value. |
|---------------------------------|-------------|---------------|-------------|
| Kansas Land and Loan Co. stock, | \$90,500 00 | — | \$30,166 65 |

How much of its capital stock is owned by officers of the company? \$13,900.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

State the sections of country in which loans are made, giving principal counties: COLORADO, — Arapahoe, Boulder, Carbon, Delta, Garfield, Grand, Grover, La Plata, Laramie, Morgan, Rio Blanco, Weld, Yuma; DAKOTA, — Beadle, Brookings, Brown, Clark, Codington, Davison, Edmunds, Hamblin, Lake, Lincoln, Marshall, McPherson, Spink; KANSAS, — Allen, Anderson, Barton, Bourbon, Butler, Chautauqua, Cherokee, Clark, Clay, Coffee, Cowley, Crawford, Dickinson, Douglas, Edwards, Elk, Ellsworth, Ellis, Ford, Garfield, Graham, Gray, Harvey, Harper, Hodgeman, Jackson, Jefferson, Kingman, Kiowa, Lincoln, Lyon, Marlon, Meade, Mitchell, Morris, Neosha, Osborne, Ottawa, Pawnee, Pottawatomie, Pratt, Reno, Rice, Rooks, Rush, Russell, Saline, Shawnee, Stafford, Wilson, Woodson; FLORIDA, — Putnam; MASSACHUSETTS, — Middlesex; MICHIGAN, — Delta, Mackinaw, Schoolcraft; MINNESOTA, — Murray, Pipestone; MISSOURI, — Holt; NEBRASKA, — Butler, Dodge, Hayes, Holt; WYOMING, — Laramie.

Total amount of loans to date, approximating, \$3,500,000 00

Number and amount of loans extended the past two years: Cannot answer.

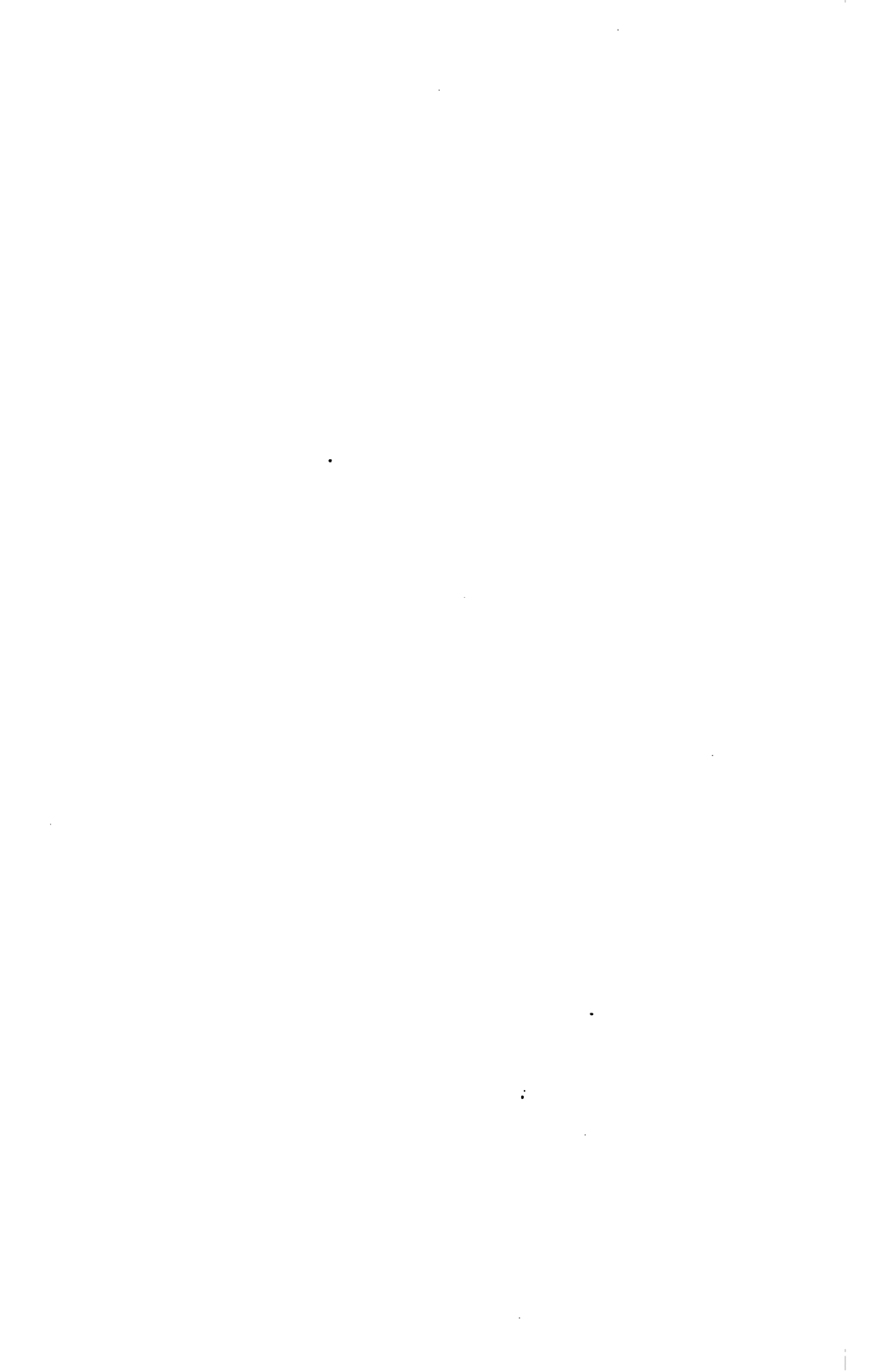
| | | |
|----------------------------------|-------------------------------|--------------|
| Total amount of loans unpaid and | } Guaranteed, | None. |
| outstanding, | | |
| | Unguaranteed, about | 1,500,000 00 |

Total amount in process of foreclosure: Cannot answer.

Total amount of debentures certified, 501,988 00

Less amount on hand and with agents, 13,000 00

Total liability for debenture bonds, 488,988 00



APPENDIX.

P. S., Chapter 117.

[With Amendments and Additional Legislation Noted in Margin.]

INDEX.

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6. By-laws. Officers to hold office until successors are elected. Office of secretary and treasurer may be held by one person.
7. Monthly meetings. Dues.
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SECTION

10. Moneys to be lent by monthly sales; how invested, if unsold.
11. Premiums.
12. Interest.
13. Security.
14. Payment. Partial payments.
15. Fines. Forfeiture of shares.
16. Recovery of loan.
17. Books of account. Duties of treasurer, etc.
18. Distribution of profits and losses. Guaranty Fund.
19. Corporation may buy and sell real estate.
20. Powers of savings bank commissioners.

SECTION 1. Twenty-five or more persons who associate themselves together by an agreement in writing with the intention of forming a corporation for the purpose of accumulating the savings of its members paid into such corporation in fixed periodical instalments and lending to its members the funds so accumulated shall, by and with the consent of the board of commissioners of savings banks, become a corporation upon complying with the provisions of the three following sections.

SECT. 2. The agreement shall set forth the fact that the subscribers thereto associated themselves with the intention of forming a corporation; the name by which

Corporations for accumulation of savings of members and lending funds to members. 1877, 224, § 1. 1890, 243.

Agreement, what to set forth. 1877, 224, § 2.

the corporation shall be known; the purpose for which it is formed; the town or city, which shall be within this Commonwealth, in which it is located; and the limit of capital to be accumulated.

Name.
1877, 224, § 3.
1883, 98.

SECT. 3. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, and shall be changed only by act of the General Court. The words "co-operative bank" shall form a part of the name.

Public Statutes,
117. Title
amended.
1883, 98.

The title of said chapter one hundred and seventeen of the Public Statutes is hereby amended by striking out the words "Saving Fund and Loan Associations," and inserting in place thereof the word "Banks."

Co-operative
banks.
1883, 98.

The names of all co-operative saving fund and loan associations heretofore organized are hereby changed by striking out in each the words "saving fund and loan association," and inserting in place thereof the word "bank," and they shall hereafter be known as "co-operative banks."

Corporation,
how organized.
1877, 224, § 4.

SECT. 4. The provisions of sections eighteen, twenty, and twenty-one of chapter one hundred and six shall apply to such corporations, except that, in the certificate signed by the secretary of the Commonwealth, the limit of capital to be accumulated, as fixed in the agreement of association, shall be inserted, instead of the amount of the capital, that the certificate required by said section twenty-one to be filed and recorded may be signed and sworn to by the presiding and financial officers, and a majority at least of the officers possessing the powers of directors by whatever name they may be called, and that the fees to be paid for filing and recording the certificates required by said section twenty-one, including the issuing of the certificate of organization, shall be five dollars.

Limit of capital.
1887, 216, § 1.

SECT. 5. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The

limitation of capital to be accumulated in any co-operative bank now organized or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes shall be held to apply to capital actually paid in, and no such bank shall be restrained from issuing shares so long as the capital actually paid in on shares is not in excess of one million dollars. The shares may be issued in quarterly, half-yearly, or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any one such corporation. No shares of a prior series shall be issued after the issue of a new series.

Plans of issuing stock, etc.
1877, 224, § 5.

SECT. 6. The number, title, duties and compensation of the officers of the corporation, their terms of office, the time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members, shall be determined by the by-laws; but no member shall be entitled to more than one vote at any election. All officers shall continue in office until their successors are duly elected, and no corporation shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

By-laws.
Officers to hold office until successors are elected.
1877, 224, §§ 6, 16.

In any co-operative bank now or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes, the offices of secretary and treasurer may be held by one and the same person.

One person may be both secretary and treasurer.
1885, 121, § 1.

SECT. 7. The officers shall hold stated monthly meetings. At or before each of these meetings every member shall pay to the corporation, as a contribution to its capital, one dollar as dues upon each share held by him until the share reaches the ultimate value of two hundred dollars, or is withdrawn, cancelled, or forfeited. Payment of dues on each series shall commence from its issue.

Monthly meetings. Dues.
1877, 224, §§ 5, 7, 9.
1881, 271, § 1, cl. 3.

SECT. 8. A member may withdraw his unpledged shares at any time by giving thirty days' notice of his

Withdrawal of shares.
1887, 216, §§ 2, 3.

intention so to do, written in a book held and provided by the corporation for that purpose. Upon such withdrawal the shareholder's account shall be settled as follows:—From the amount then standing to the credit of the shares to be withdrawn there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholders shall be paid the balance: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members without the consent of the directors. The directors may, at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; but whenever there shall remain in any series, at the expiration of five years after the date of its issue, an excess above one hundred unpledged shares, then it shall be the duty of the directors to retire annually twenty-five per centum of such excess existing at said expiration of five years after the date of its issue, so that not more than one hundred unpledged shares shall remain in such series at the expiration of nine years from the date of its issue, and thereafter the directors may in their discretion retire such other unpledged shares as they consider the best interests of the bank to require: *provided*, that whenever under the provisions of this section the withdrawal of shares is to be enforced the shares to be retired shall be determined by lot, and the holders thereof shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss; *provided also*, that shares pledged for share loans shall be treated as unpledged shares.

Shares may be issued in the name of a minor, and if so issued may, at the discretion of the directors, be withdrawn, in manner as provided in section two of this

act [chap. 216, Acts of 1887], by such minor, the parent or guardian of such minor, and in either case payments made on such withdrawals of shares shall be valid. When a share or shares are held by any one in trust for another, the name and residence of the person for whom such share or shares are held shall be disclosed; and the account shall be kept in the name of such holder as trustee for such person; and, if no other notice of the existence and terms of such trust has been given in writing to the corporation, in the event of the death of the trustee, such shares may be withdrawn by the person for whom such deposit was made or by his legal representatives.

SECT. 9. When each unpledged share of a given series reaches the value of two hundred dollars, all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the corporation two hundred dollars thereof, with interest at the rate of six per cent. a year from the time of such maturity to the time of payment: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares without the consent of the directors; *provided further*, that when any series of shares, either pledged or unpledged, reaches maturity between the dates of adjustment of profits, or whenever shares are retired between such dates, the holders of such shares shall in addition to the value thereof, be entitled to interest at the rate of six per cent. per annum for all full months from the date of the preceding adjustment, and that before paying matured shares all arrears and fines shall be deducted.

Shares, when
matured.
1881, 271, § 1,
cl. 3.
1887, 216, § 6.

SECT. 10. The moneys accumulated, after due allowance made for all necessary and proper expenses and for the withdrawal of shares, shall, at each stated monthly meeting, be offered to the members according to the premiums bid by them for priority of right to a loan. Each member whose bid is accepted shall be entitled upon giv-

Amendment.
1882, 231.

Moneys to be
lent by monthly
sales; how
invested, if
unsold.
1877, 224, § 7.
1881, 271, § 1,
cl. 4.
1890, 78.

ing proper security to receive a loan of two hundred dollars for each share held by him, or such fractional part of two hundred dollars as the by-laws may allow. If a balance of money remains unsold after a monthly sale, the directors may invest the same in any of the securities named in the second clause of section twenty of chapter one hundred and sixteen, or may loan the same upon the shares of the corporation, on the approval of the directors or investing committee thereof, at the highest rate paid at the last preceding monthly sale of such moneys.

Premiums.
1877, 224, § 12.

SECT. 11. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the corporation as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

Interest.
1881, 271, § 1,
cl. 3.

SECT. 12. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent. per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared cancelled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Acts of 1882.
Chap. 251, § 2.

Any corporation organized under said chapter one hundred and seventeen may provide in its by-laws that the bid for loans at its stated monthly meeting shall, instead of a premium, be a rate of annual interest upon the sum desired, payable in monthly instalments. Such bids shall include the whole interest to be paid, and may be at any rate not less than five per centum per annum.

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SECT. 13. For every loan made, a note secured by first mortgage of real estate situated in this Commonwealth shall be given, accompanied by a transfer and pledge of the shares of the borrower. The shares so pledged shall be held by the corporation as collateral security for the performance of the conditions of said note and mortgage. Said note and mortgage shall recite the number of shares pledged and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise cancelled or discharged: *provided*, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan.

Security.
1877, 224, § 8.
1881, 271, § 1,
cl. 1.
1889, 159.

If the borrower neglects to offer security satisfactory to the directors within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred; and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

SECT. 14. A borrower may repay a loan at any time, upon application to the corporation, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium, and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security; and the balance shall be received by the corporation in full satisfaction and discharge of said loan: *provided*, that all settlements made at periods intervening between stated meetings of the directors shall be made as of the date of

Payment.
1877, 224, § 11.
1887, 216, § 4.

the stated meetings next succeeding such settlement; and *provided*, that a borrower desiring to retain his shares and membership may at his option repay his loan without claiming credit for said shares, whereupon said shares shall be re-transferred to him, and shall be free from any claim by reason of said cancelled loan. Partial payment of loans on real estate made by any co-operative bank may be received in sums of fifty dollars or any multiple thereof; and for each two hundred dollars so repaid one share of stock shall be released from pledge.

**Fines, forfeiture
of shares.
1877, 224, § 18.**

SECT. 15. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent. a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and, after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the "Forfeited Share Account," to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the corporation accruing after the last adjustment and valuation of shares before said first default.

**Recovery of
loan.
1892, 261.**

SECT. 16. If a borrowing member is in arrears for dues, interest, premium or fines for more than six months, the directors may, at their discretion, declare the shares forfeited, after one month's notice, if the arrears continue

unpaid. The account of such borrowing member shall then be debited with the arrears of interest "premium" and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall, be enforced against the security, and be recovered as secured debts are recovered at law.

Amendment.
1886, 121, § 4.

SECT. 17. The general accounts of every such corporation shall be kept by double entry. All moneys received by the corporation from each member shall be receipted for by persons designated by the directors, in a pass-book provided by the corporation for the use of, and to be held by, the member; and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him, and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the "cash-book," to be provided by the corporation for the purpose, and the entries therein shall be so made as to show the name of the payer, the number of shares, the number or designation of the series or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered into a column devoted to its kind. Said cash-book shall be closed after the termination of each stated meeting, and shall be an exhibit of the receipts of all moneys paid at said meeting. All payments made by the corporation for any purpose whatsoever shall be by order, check or draft upon the treasurer, signed by the president and secretary, and endorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft.

Books of account. Duties of treasurer, etc.
1877, 224, § 14.

The treasurer shall dispose of and secure the safe keeping of all moneys, securities, and property of the corporation, in the manner designated by the by-laws, and the treasurer and secretary shall give such security for the faithful performance of their respective duties as the by-laws may direct.

Distribution of profits and losses.
1881, 271, § 1,
cl. 2.

SECT. 18. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the times of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence.

Guarantee fund to be reserved from profits.
1885, 121.

At each periodical distribution of profits the directors shall reserve as a guaranty fund a sum not less than one nor more than five per cent. of the net profits accruing since the next preceding adjustment, until such fund amounts to five per cent. of the dues capital, which fund shall thereafter be maintained and held; and said fund shall be at all times available to meet losses in the business of the corporation from depreciation of its securities or otherwise.

Corporation may buy and sell real estate.
1877, 224, § 17.

SECT. 19. Any such corporation may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest; and may sell, convey, lease or mortgage, at pleasure, the real estate so purchased to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of the title thereto.

Powers of savings bank commissioners.
1879, 129, §§ 1, 2.

SECT. 20. The commissioners of savings banks shall perform, in reference to every such corporation, the same duties, and shall have the same powers, as are required of or given to them in reference to savings banks, and shall

annually make report to the general court of such facts and statements respecting such associations, and in such forms as they deem that the public interest requires. Every officer of such corporation shall answer truly all inquiries made, and shall make all returns required by the commissioners.

AN ACT RELATING TO CO-OPERATIVE BANKS.

(Section 2 of Chapter 159, Acts of 1889.)

Every co-operative bank shall annually within twenty days after the last business day of October make a return to the commissioners of savings banks in such form as may be prescribed by them, showing accurately the condition thereof at close of business on said day, which return shall be signed and sworn to by the secretary and treasurer of such corporation. The president and five or more of the directors shall certify and make oath that the report is correct according to their best knowledge and belief.

[CHAP. 310, ACTS OF 1890.]

AN ACT IN RELATION TO THE BUSINESS OF CO-OPERATIVE
BANKING.

Be it enacted, etc., as follows:

SECTION 1. Except as is hereinafter provided, no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of a co-operative bank within this Commonwealth, unless incorporated under the laws thereof for such purpose.

SECTION 2. The board of commissioners of savings banks may authorize any such association or corporation duly established under the laws of another state to carry on such business in the Commonwealth, but said association or corporation shall not transact such business in this Commonwealth unless it shall first deposit with the treasurer of the Commonwealth the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent. of the deposits made in such association or corporation by citizens of the Commonwealth, the amount of percentage of deposits so required to be determined from time to time by said board of commissioners of savings banks; or in lieu thereof the whole or any part of said sum may consist of any of the securities named in the first, second and third clauses of section twenty of chapter one hundred and sixteen of the Public Statutes and acts amendatory thereof, at their par value, and the said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the Commonwealth with whom such associa-

tions or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent jurisdiction made on due notice to the attorney-general of the Commonwealth, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the purpose of ascertaining the business and financial condition of any such association or corporation doing or desiring to do such business, said board may make examinations of such associations or corporations at such times and at such places as said board may desire, the expense of such examinations being paid by the association or corporation examined, and may also require returns to be made to them in such form and at such times as they may elect. Whenever, upon examination or otherwise, it is the opinion of said board that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said board shall revoke or suspend the authority given to said association or corporation, but this section shall not prevent such a bank or institution, incorporated under the laws of another state, from loaning money upon mortgages of real estate located within the Commonwealth.

SECTION 3. Every such person, association or corporation transacting business in the Commonwealth at the time of the passage of this act shall, within sixty days after such passage, conform to the requirements of this act.

SECTION 4. Whoever violates any provision of the preceding sections shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may

on petition be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

SECTION 5. This act shall take effect upon its passage.
[Approved May 21, 1890.]

[CHAP. 403, ACTS OF 1891.]

AN ACT TO AUTHORIZE THE COMMISSIONERS OF SAVINGS BANKS TO PREVENT FOREIGN CO-OPERATIVE BANKING CORPORATIONS FROM TRANSACTING BUSINESS IN THIS COMMONWEALTH.

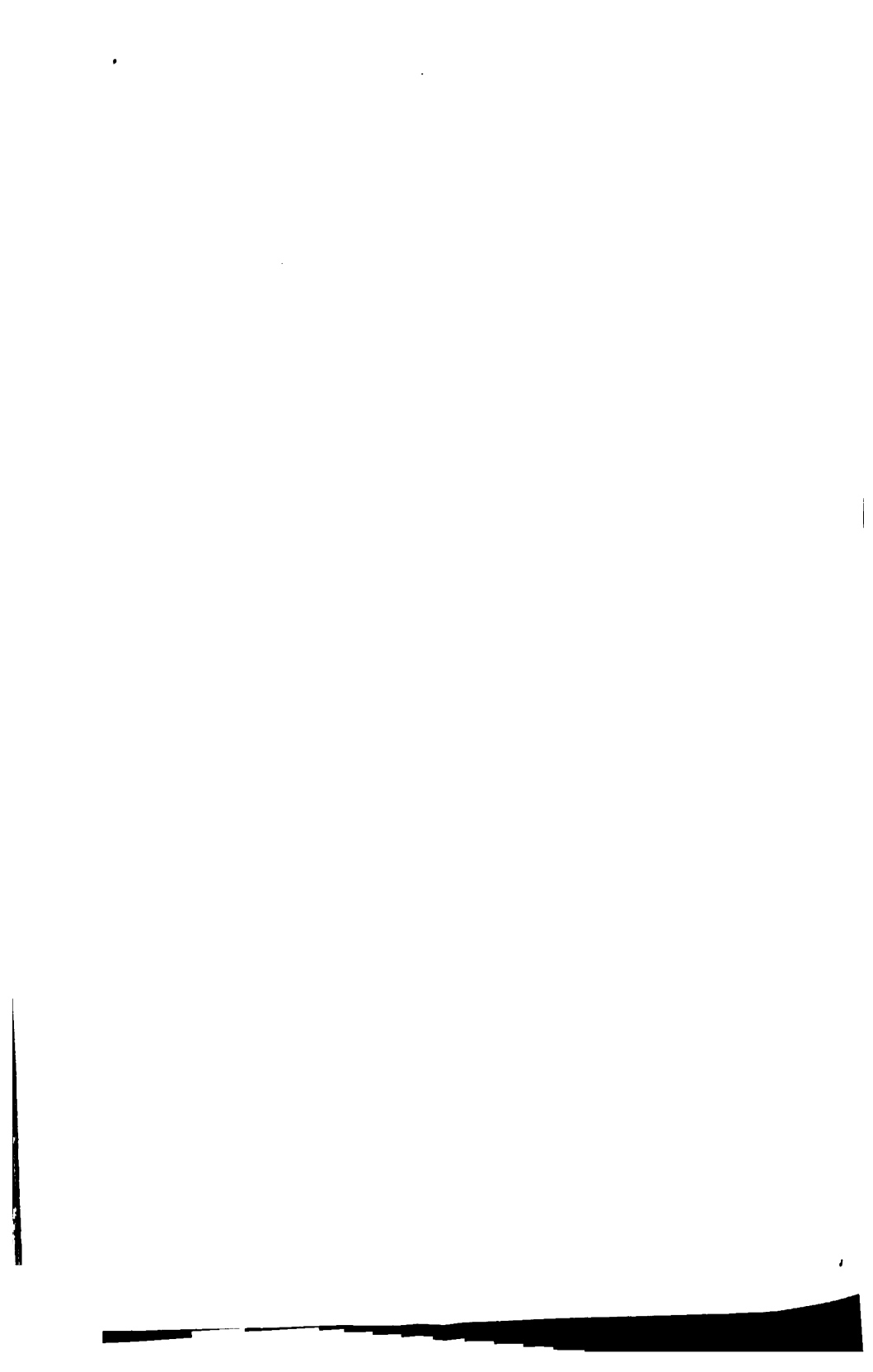
Be it enacted, etc., as follows :

Whenever, upon examination or otherwise, it is the opinion of the board of commissioners of savings banks that any association or corporation established under the laws of another state, for the purpose of carrying on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of a co-operative bank, and authorized to do business in this Commonwealth, is transacting such business in a manner hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said board shall revoke or suspend the authority given to such association or corporation if it has been authorized to do business in the Commonwealth as aforesaid, and if not so authorized said board shall notify it to cease the transaction of such business; and in either case such association or corporation shall thereafter have no authority to transact such business within the Commonwealth. But nothing herein contained shall prevent such association or corporation from loaning money upon mortgages of real estate located within the Commonwealth. [Approved June 11, 1891.]

STATUTES

RELATING TO

**MORTGAGE LOAN AND INVESTMENT
COMPANIES.**



AN ACT

IN RELATION TO

MORTGAGE LOAN AND INVESTMENT COMPANIES.

(Chapter 387, Acts of 1888.)

SECTION 1. Every corporation now or hereafter established under the laws of this Commonwealth for the special purpose of negotiating or making loans of money secured by deed of trust or mortgage of real estate situated outside of this Commonwealth, may exercise and enjoy all the powers, and shall be governed by the provisions and be subject to the duties, restrictions and liabilities prescribed in this act and any acts which may hereafter be passed in amendment or lieu thereof. All such corporations heretofore chartered shall continue to exercise and enjoy their powers and privileges according to their respective charters, and shall be subject to all the liabilities imposed by the same, except so far as said powers, privileges and liabilities are modified and controlled by the provisions of this act.

SECT. 2. Every such corporation may make loans of money secured by deed of trust or mortgage of real estate situated in any state, other than this Commonwealth, or territory of the United States to an amount not exceeding fifty per cent. of the appraised value of said property; but no loan shall be made on any property subject to a prior mortgage, encumbrance or lien. Every such corporation may also hold, sell and assign the bonds, notes, mortgages and securities taken for such loans; may guarantee the payment of the interest and principal of any bonds, notes or other evidences of debt secured as aforesaid, and may guarantee the title to the property securing such evidences of debt for the time such debt remains unpaid: *provided*, that nothing contained in this act shall

be construed as authorizing such corporations to engage in the business of title insurance.

SECT. 3. Every such corporation may purchase, hold, guarantee, sell and assign notes or bonds, and the mortgages or deeds of trust securing the same, or other papers securing any loan made by any individual, firm, corporation or association, provided such loan shall have been made in accordance with the conditions under which such corporations can make loans, as prescribed in section two of this act.

SECT. 4. Every such corporation may receive money from any individual, firm, corporation or association, for investment in the securities which such corporations are by this act authorized to sell or issue, and may allow interest on such money from the time of its receipt to the time of its investment as aforesaid, at such rate as may be agreed upon; may receive, care for, manage and sell stocks, bonds and evidences of debt, the avails of which are intended for investment as aforesaid. No such corporation shall receive money on deposit, except as hereinbefore provided, or engage in any form of banking or trust business other than as permitted by the terms of this act.

SECT. 5. Every such corporation may act as agent for the purpose of foreclosing mortgages and collecting claims arising by reason of any evidence of debt deposited with it under the provisions of section four of this act; may purchase real estate at any public auction sale thereof made by virtue of the power contained in any deed of trust or mortgage owned, held or guaranteed by it, or at a private sale thereof made for the purpose of cancelling the debt secured by any such deed of trust or mortgage; may hold, sell, transfer and convey said property: *provided*, all real estate purchased or acquired under the provisions of this section shall be sold within five years after such purchase or acquisition.

SECT. 6. Every such corporation may issue debentures or bonds, to secure the payment of which, such cor-

poration shall from time to time assign, transfer and set over to trustees, none of whom shall be officers of the corporation, or to a trust company established under the laws of this Commonwealth, deeds of trust or mortgages of real estate on which loans have been made in accordance with the provisions of this act, to be held by such trustees or company in trust for the benefit of the holders of said debentures or bonds, whereupon such trustees or company shall indorse their or its certificate of such fact upon debentures or bonds not exceeding in amount the face value of securities so transferred to them or it.

SECT. 7. The total amount of mortgages guaranteed and of debentures or bonds issued by any such corporation shall at no time be in excess of ten times the amount of its capital stock actually paid in and its surplus.

SECT. 8. All bonds, notes and other evidences of debt taken by such corporation for money loaned shall be payable to such corporation at its principal place of business within this Commonwealth, and shall pass by delivery, by transfer on the books of such corporation at its principal place of business within this Commonwealth, or by certificate of its transfer agent at such other place as it may appoint. No transfer except on the books of the corporation or by certificate of its transfer agent, shall be valid unless the last transfer shall have been to bearer. A complete record of such transfer by said transfer agents shall be forwarded to and kept at the principal place of business of such corporation within this Commonwealth.

SECT. 9. Every such corporation may hold real estate within this Commonwealth suitable for the transaction of its business, to an amount not exceeding twenty-five per cent. of its capital actually paid in.

SECT. 10. No such corporation shall be the purchaser or holder of any of the shares of its own capital stock, unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock

so purchased shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

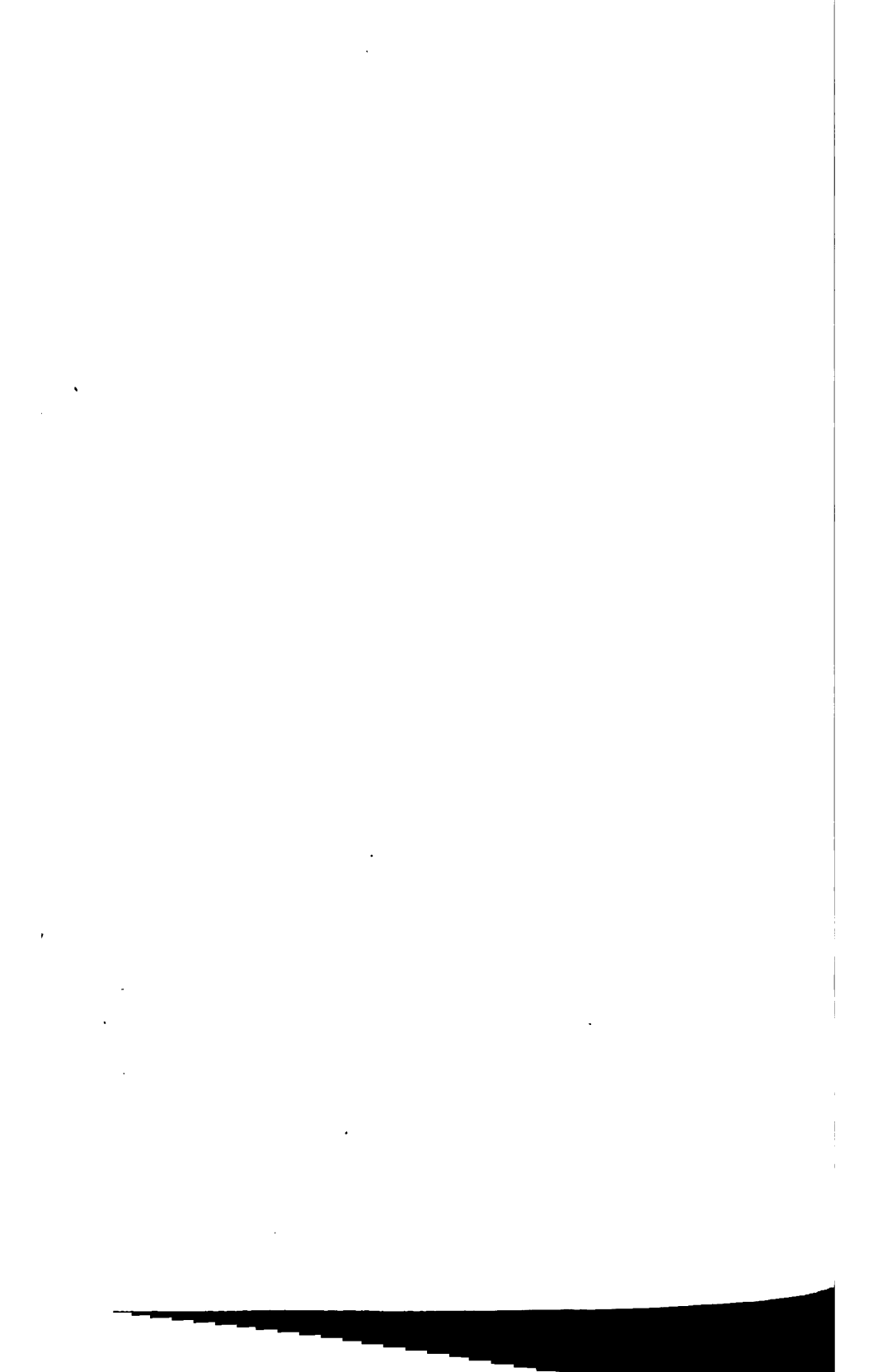
SECT. 11. The shareholders of every such corporation shall be held individually liable in the same manner and to the same extent, and not otherwise, as stockholders of manufacturing corporations are or may be held liable under the laws of this Commonwealth. The provisions contained in sections sixty-two to seventy-one inclusive of chapter one hundred and six of the Public Statutes shall apply to and regulate the enforcement of this liability.

SECT. 12. Every such corporation shall set apart as a guaranty fund a sum not less than five per cent. of its paid in capital, and shall thereafter annually add thereto a sum not less than ten per cent. of its net earnings, until such fund, with the accumulated interest thereon, shall be equal to not less than twenty-five per cent. of its paid in capital. Said fund shall be invested in United States bonds; English consols; first mortgage bonds of any railroad corporation which has paid a dividend on its stock for at least three years next preceding the date of said investment; in the legally authorized bonds for municipal purposes of any city of the United States of not less than thirty thousand inhabitants whose whole indebtedness shall not exceed five per cent. of its last assessed valuation; or in any securities in which savings banks of this Commonwealth are allowed to invest.

SECT. 13. The books of every such corporation shall at all reasonable times be open for inspection to the stockholders and to all holders of bonds and debentures issued by such corporation, or of notes and other evidences of debt guaranteed by such corporation.

SECT. 14. The commissioners of savings banks shall have access to the vaults, books and papers of every such corporation; and it shall be their duty to inspect, examine and inquire into its affairs and take proceedings in regard to them at such times as they shall deem necessary,

in the same manner and to the same extent as if such corporation was a savings bank, subject to all the laws which are now or hereafter may be in force relating to such institutions in this regard: *provided, however*, said commissioners may cause any examination to be made by an expert under their direction but at the expense of the corporation. Every such corporation shall annually, within ten days after the last business day of October, make a return to said commissioners, which return shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind in accordance with a blank form to be furnished by said commissioners, and such annual returns shall be published in a newspaper of the city or town where such corporation is located, at the expense of such corporation, at such times and in such manner as may be directed by said commissioners. Said commissioners shall annually make report to the general court of such facts and statements respecting such corporations, and in such forms as they deem that the public interest requires.



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